
ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1864.

PREPARED FROM THE ATTESTED REPORTS,

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

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1865.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 4, 1865.

To the Honorable, the Senate and the House of Representatives :

I have the honor to submit for the information of the Legislature, in compliance with the General Statutes, an Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their conditions respectively, on the twenty-ninth day of October, 1864, being "the last Saturday" of said month, in answer to requisitions issued by his Excellency the Governor, on the fifth day of November.

Very respectfully,

OLIVER WARNER,

Secretary of the Commonwealth.

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

TWENTY-NINTH DAY OF OCTOBER,

1864.

BOSTON.

	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$900,000 00	\$400,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	120,120 00	179,470 00	25,230 00	139,785 00	86,655 00
Bills in circulation of denomination less than five dollars,	45,407 00	40,660 00	9,345 00	45,373 00	25,578 00
Net profits on hand,	62,757 33	78,251 99	268,863 87	66,050 93	116,035 94
Balances due to other banks,	50,386 61	40,415 99	102,132 79	50,374 58	74,092 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	457,491 94	833,094 10	1,001,548 86	554,875 03	619,756 07
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	1,236,162 88	2,171,892 08	2,307,120 52	1,256,458 54	1,922,117 43
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	96,937 00	149,767 74	412,321 86	73,006 35	121,059 49
Real Estate,	45,000 00	- -	65,000 00	- -	45,045 00
Bills of other banks in New England States, and U. S. Currency Notes,	100,969 00	57,637 99	223,546 94	170,037 00	180,321 00

Balances due from other banks,	\$64,012 99	\$151,450 84	\$61,601 22	\$23,076 32	\$15,600 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	929,243 89	1,813,035 51	1,544,650 50	990,338 87	1,560,091 41
Total amount of the Resources of the bank, .	1,236,162 88	2,171,892 08	2,307,120 52	1,256,458 54	1,922,117 43
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 3 per cent., 15,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 4 per cent., 36,000 00	April, 1864, 5 per cent., 20,000 00	April, 1864, 4 per cent., 40,000 00
	October, 1864, 4 per cent., 20,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 4 per cent., 36,000 00	October, 1864, 5 per cent., 20,000 00	October, 1864, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	59,510 57	73,970 42	223,138 52	46,438 43	107,489 80
Amount of Debts due to the bank, secured by pledge of its stock,	1,550 00	30,907 26	3,000 00	- -	- -
Amount of Debts due and not paid, and considered doubtful,	- -	6,000 00	- -	300 00	- -
Amount of Liabilities of Directors,	59,828 00	136,172 00	166,000 00	58,781 29	272,000 00

BOSTON—Continued.

	Columbian.	Bank of Commerce.	Eagle.	Elliot.	Exchange.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$2,000,000 00	\$1,000,000 00	\$600,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	23,690 00	317,870 00	50,560 00	248,350 00	349,407 50
Bills in circulation of denomination less than five dollars,	4,741 00	11,874 00	21,650 00	29,605 00	47,374 50
Net profits on hand,	92,459 39	226,588 85	124,352 21	59,835 68	215,653 48
Balances due to other banks,	19,167 39	1,346,862 47	57,028 35	224,289 44	616,225 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,059,953 47	1,475,711 19	911,116 13	673,348 54	1,006,642 38
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -
Total amount due from the bank,	2,200,011 25	5,378,906 51	2,164,706 69	1,835,428 66	3,235,303 02
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	180,522 22	262,352 00	253,685 42	60,798 80	192,431 85
Real Estate,	- - -	2,602 12	- - -	- - -	- - -
Bills of other banks in New England States, and U. S. Currency Notes,	565,860 00	800,726 80	126,620 00	116,067 18	368,354 23

Balances due from other banks,	\$11,098 45	\$99,897 67	\$37,967 73	\$28,846 53	\$167,508 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,442,530 58	4,213,327 92	1,746,433 54	1,629,716 15	2,507,008 74
Total amount of the Resources of the bank, .	2,200,011 25	5,378,906 51	2,164,706 69	1,835,428 66	3,235,303 02
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 3½ per cent., 35,000 00	April, 1864, 4 per cent., 80,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 4 per cent., 24,000 00	April, 1864, 5 per cent., 50,000 00
	October, 1864, 3½ per cent., 35,000 00	October, 1864, 4 per cent., 80,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 4½ per cent., 27,000 00	October, 1864, 5 per cent., 50,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	82,348 28	210,000 00	122,039 89	43,561 46	215,676 64
Amount of Debts due to the bank, secured by pledge of its stock,	- -	4,800 00	- -	4,000 00	- -
Amount of Debts due and not paid, and considered doubtful,	- -	17,539 35*	- -	- -	- -
Amount of Liabilities of Directors,	111,020 69	245,700 00	117,500 00	226,797 00	235,911 00

* "This amount will probably be realized in time."

BOSTON—Continued.

	Faneull Hall.	Freeman's.	Globe.	Hamilton.	Howard.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$400,000 00	\$1,000,000 00	\$500,000 00	\$500,000 00
Bills in circulation of denomination of five dollars and upwards,	493,130 00	270,500 00	81,610 00	135,285 00	279,975 00
Bills in circulation of denomination less than five dollars,	41,749 00	43,212 00	6,057 00	25,327 00	33,241 00
Net profits on hand,	130,335 37	48,615 36	190,096 97	145,747 40	42,236 29
Balances due to other banks,	200,374 02	71,502 60	422,021 54	12,799 08	77,708 57
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	772,987 65	370,401 91	846,199 59	803,225 86	476,693 79
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	2,138,576 04	1,204,231 87	2,545,985 10	1,622,384 34	1,409,854 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	191,666 92	96,222 07	228,733 80	174,395 78	68,266 85
Real Estate,	77,500 00	- -	- -	- -	- -
Bills of other banks in New England States, and U. S. Currency Notes,	52,730 00	21,838 00	256,170 00	111,542 00	99,016 59

Balances due from other banks, . . .	\$67,414 77	\$25,779 28	\$10,098 37	\$108,774 79	\$9,843 98*
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,749,264 35	1,060,392 52	2,050,982 93	1,227,671 77	1,232,727 23
Total amount of the Resources of the bank, .	2,138,576 04	1,204,231 87	2,545,985 10	1,622,384 34	1,409,854 65
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 5 per cent., 25,000 00	April, 1864, 4 per cent., 16,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 8 per cent., 40,000 00	April, 1864, 4 per cent., 20,000 00
	October, 1864, 5 per cent., 25,000 00	October, 1864, 4 per cent., 16,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 6 per cent., 30,000 00	October, 1864, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	121,939 22	30,525 03	190,096 97	120,000 00	35,260 89
Amount of Debts due to the bank, secured by pledge of its stock, . . .	15,800 00	12,100 00	17,200 00	- -	7,300 00
Amount of Debts due and not paid, and considered doubtful, . . .	- -	- -	- -	- -	- -
Amount of Liabilities of Directors, . .	84,214 00	67,935 09	123,500 00	122,639 00	82,104 00

* \$6,000 of this amount rendered as for "redemption of bills."

BOSTON—Continued.

	Massachusetts.	Maverick.	New England.	North America.	Shawmut.
DUE FROM THE BANK.					
Capital Stock,	\$800,000 00	\$400,000 00	\$1,000,000 00	\$750,000 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	119,790 00	143,100 00	256,240 00	155,955 00	412,055 00
Bills in circulation of denomination less than five dollars,	14,107 00	27,834 00	70,575 00	19,293 00	80,725 00
Net profits on hand,	90,276 59	29,134 03	118,522 81	50,421 06	131,251 65
Balances due to other banks,	25,000 00	50,000 00	81,401 82	29,210 53	181,749 09
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	617,435 79	294,997 95	666,383 50	700,745 41	502,050 53
Cash deposited bearing interest,	— —	— —	17,755 13	— —	— —
Total amount due from the bank,	1,666,609 38	945,065 98	2,210,878 26	1,705,625 00	2,057,831 27
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	163,404 38*	62,388 00	135,636 93	109,738 88	54,158 00
Real Estate,	30,262 32	— —	40,000 00	— —	16,318 85
Bills of other banks in New England States, and U. S. Currency Notes,	18,902 00	88,208 69	96,743 00	85,575 00	228,457 00

Balances due from other banks, . . .	\$44,567 32	\$20,704 83	\$135,157 32	\$73,950 61	\$32,380 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,409,473 36	773,764 46	1,803,341 01	1,436,360 51	1,726,516 88
Total amount of the Resources of the bank, .	1,666,609 38	945,065 98	2,210,878 26	1,705,625 00	2,057,831 27
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 4 per cent., 32,000 00	April, 1864, 3½ per cent., 14,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 3½ per cent., 26,250 00	April, 1864, 4 per cent., 30,000 00
	October, 1864, 4 per cent., 32,000 00	October, 1864, 3½ per cent., 14,000 00	October, 1864, 5 per cent., 50,000 00	October, 1864, 3½ per cent., 26,250 00	October, 1864, 4 per cent., 30,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	86,864 99	23,265 28	99,699 34	37,859 50	55,545 97
Amount of Debts due to the bank, secured by pledge of its stock, . . .	- -	1,500 00	- -	3,000 00	2,506 25
Amount of Debts due and not paid, and considered doubtful, . . .	- -	- -	- -	- -	- -
Amount of Liabilities of Directors, . . .	93,000 00	156,372 00	219,538 00	119,235 00	116,615 00

* "In addition to this amount the bank has loaned \$62,500 which is to be paid on demand in specie."

BOSTON—Continued.

	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.	Tremont.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00	\$600,000 00	\$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	528,610 00	102,860 00	305,200 00	253,040 00	266,655 00
Bills in circulation of denomination less than five dollars,	78,787 00	34,281 00	12,996 00	64,405 00	36,656 00
Net profits on hand,	182,612 39	233,781 11	412,225 61	28,766 19	142,653 25
Balances due to other banks,	470,177 04	129,686 84	2,198,676 31	338,803 22	360,855 52
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	808,908 30	1,008,927 14	962,919 37	240,162 76	1,033,153 30
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the bank,	3,069,094 73	3,309,536 09	4,892,017 29	1,525,177 17	3,339,973 07
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	206,989 21	331,968 06	521,491 11	51,911 63	235,183 07
Real Estate,	70,000 00	— —	120,000 00	3,000 00	*
Bills of other banks in New England States, and U. S. Currency Notes,	221,219 83	70,828 00	772,683 00	157,961 00	268,515 36

Balances due from other banks, . . .	\$339,888 75	\$130,151 99	\$848,721 59	\$6,772 58†	\$37,294 07
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	2,230,996 94	2,776,588 04	2,629,121 59	1,305,531 96	2,798,980 57
Total amount of the Resources of the bank, .	3,069,094 73	3,309,536 09	4,892,017 29	1,525,177 17	3,339,973 07
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 5 per cent., 50,000 00	April, 1864, 3½ per cent., 63,000 00	April, 1864, 5 per cent., 50,000 00	April, 1864, 3 per cent., 18,000 00	April, 1864, 4 per cent., 60,000 00
	October, 1864, 6 per cent., 60,000 00	October, 1864, 13½ per cent., 240,000 00	October, 1864, 5 per cent., 50,000 00	October, 1864, 3 per cent., 18,000 00	October, 1864, 4½ per cent., 67,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	152,000 00	225,899 71	390,686 68	19,864 81	69,222 52
Amount of Debts due to the bank, secured by pledge of its stock, . . .	2,000 00	3,800 00	10,500 00	15,120 00	7,400 00
Amount of Debts due and not paid, and considered doubtful, . . .	- - -	- - -	- - -	30,358 00	- - -
Amount of Liabilities of Directors, . . .	25,539 00	108,600 00	305,000 00	169,112 00	85,080 00

* "The bank owns real estate but has no account on its books."

† Rendered as for "redemption of bills."

	BOSTON—Concluded.			BANKS UNDER GENERAL LAW.		
	Union.	Washington.	Webster.	Mount Vernon.	Revere.	
DUE FROM THE BANK.						
Capital Stock,	\$1,000,000 00	\$750,000 00	\$1,500,000 00	\$200,000 00	\$1,000,000 00	
Bills in circulation of denomination of five dollars and upwards,	188,105 00	159,023 00*	268,615 00	51,075 00	410,945 00	
Bills in circulation of denomination less than five dollars,	15,783 00	— —	7,421 00	38,915 00	33,813 00	
Net profits on hand,	174,854 12†	107,043 99†	128,530 12	14,108 33	174,775 03	
Balances due other banks,	149,418 73	77,583 34	89,590 02	16,519 25	46,259 21	
Cash deposited, including all sums whatsoever due from the bank, and bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	999,136 10	635,660 53†	792,418 61	283,457 32	1,304,121 31	
Cash deposited bearing interest,	— —	— —	98,436 11	— —	421,075 44	
Total amount due from the bank,	2,527,296 95	1,729,310 86	2,885,010 86	604,074 90	3,390,988 99	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	197,666 82	116,947 00	257,088 79	24,353 81	200,733 55	
Real Estate,	— —	12,588 74	— —	— —	— —	
Bills of other banks in New England States, and U. S. Currency Notes,	231,644 92	106,627 78	247,695 00	71,363 31	167,950 00	

Balances due from other banks, . . .	\$80,089 10	\$12,932 93	\$22,761 51	\$30,666 62	\$420,272 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	2,017,896 11	1,480,214 41	2,357,465 56	477,691 16	2,602,032 54
Total amount of the Resources of the bank, .	2,527,296 95	1,729,310 86	2,885,010 86	604,074 90	3,390,988 99
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 10 per cent., 100,000 00	April, 1864, 4 per cent., 30,000 00	April, 1864, 4 per cent., 60,000 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 40,000 00
	October, 1864, 4 per cent., 40,000 00	October, 1864, 4 per cent., 30,000 00	October, 1864, 4 per cent., 60,000 00	October, 1864, 4½ per cent., 9,000 00	October, 1864, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	153,157 49	90,428 66	85,093 41	11,653 76	165,590 26
Amount of Debts due to the bank, secured by pledge of its stock, . . .	450 00	-	-	17,800 00	-
Amount of Debts due and not paid, and considered doubtful, . . .	-	-	-	-	-
Amount of Liabilities of Directors, . .	106,695 00	113,450 71	151,393 00	43,927 16	210,693 00
Amount of Stocks deposited with the Auditor, . . .	-	-	-	125,000 00	775,000 00

* Total circulation—no account kept of the different denominations.

† Includes unearned interest received.

‡ Including \$1,268 unpaid dividends.

	SOUTH BOSTON.		CHIELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$250,000 00	\$150,000 00	\$250,000 00	\$125,000 00
Bills in circulation of denomination of five dollars and upwards,	73,350 00	124,325 00	115,080 00	114,840 00	78,220 00
Bills in circulation of denomination less than five dollars,	45,204 00	61,618 00	37,003 00	13,255 00	17,410 00
Net profits on hand,	10,025 62	33,497 98	15,498 55	18,993 67	15,044 30
Balances due to other banks,	40,000 00	- - -	1,327 23	- - -	6,645 27
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	95,346 71	231,249 00	148,288 45	66,072 65	72,271 38
Cash deposited bearing interest,	- - -	- - -	3,353 64	3,241 39	- - -
Total amount due from the bank,	413,926 33	700,689 98	470,550 87	466,402 71	314,590 95
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,470 00	15,000 00	5,921 67	8,449 48	9,051 92
Real Estate,	8,626 59	18,000 00	- - -	5,000 00	201 00
Bills of other banks in New England States, and U. S. Currency Notes,	6,276 00	27,715 00	18,399 18	13,817 00	6,587 12

Balances due from other banks,	\$13,543 13	\$3,962 74	\$5,000 00	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	6,979 50	128,425 39	10,573 87	\$40,259 29	\$29,426 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	372,031 11	507,586 85	430,656 15	398,876 94	269,324 52
Total amount of the Resources of the bank, .	413,926 33	700,689 98	470,550 87	466,402 71	314,590 95
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 3½ per cent., 8,750 00	April, 1864, 4 per cent., 5,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 10,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 3½ per cent., 8,750 00	October, 1864, 4 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,918 96	23,312 07	14,255 34	17,361 21	8,639 44
Amount of Debts due to the bank, secured by pledge of its stock,	2,000 00	2,275 00	2,100 00	975 00	500 00
Amount of debts due and not paid, and considered doubtful,	- -	- -	- -	- -	- -
Amount of Liabilities of Directors, . .	9,221 00	58,838 20	33,190 00	34,647 86	32,007 45

	DANVERS.			SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Cape Ann.	Gloucester.		
DUE FROM THE BANK.							
Capital Stock,	\$150,000 00	\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00		
Bills in circulation of denomination of five dollars and upwards,	96,915 00	99,365 00	110,050 00	164,355 00	204,900 00		
Bills in circulation of denomination less than five dollars,	10,030 00	24,109 00	33,804 50	19,247 00	23,052 00		
Net profits on hand,	41,028 26	34,817 34	26,618 11	24,423 87	57,809 05		
Balances due to other banks,	233 68	589 50	323 31	1,200 00	583 36		
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	60,037 20	42,993 06	82,416 58	134,829 83	218,730 50		
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -		
Total amount due from the bank,	358,244 14	351,873 90	503,212 50	494,055 70	805,074 91		
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	4,739 37	9,737 00	8,386 79	5,679 00	13,025 25		
Real Estate,	6,000 00	1,500 00	1,000 00	3,367 00	8,500 00		
Bills of other banks in New England States, and U. S. Currency Notes,	7,068 70	22,679 33	6,653 12	8,044 22	35,786 34		

Balances due from other banks,	\$7,000 00	—	—	\$5,000 00	\$18,080 61	—
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	35,209 08	\$7,013 16		25,945 57	48,196 08	\$46,334 44
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	298,226 99	310,944 41		456,227 02	410,688 79	701,428 88
Total amount of the Resources of the bank, .	358,244 14	351,873 90		503,212 50	494,055 70	805,074 91
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 15,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 3½ per cent., 8,750 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	40,161 98	32,580 36		21,245 06	24,261 74	59,963 24
Amount of Debts due to the bank, secured by pledge of its stock,	—	4,900 00		—	3,800 00	300 00
Amount of Debts due and not paid, and considered doubtful,	—	2,500 00*		—	—	290 00
Amount of Liabilities of Directors,	32,300 57	17,979 35		32,000 00	24,100 00	20,181 93

* " Probable loss 50 per cent."

	HAVERHILL.		LAWRENCE.		LYNN.
	Essex.	Merrimack.	Bay State.	Pemberton.	City.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$180,000 00	\$375,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	66,150 00	87,720 00	267,340 00	75,015 00	98,765 00
Bills in circulation of denomination less than five dollars,	23,685 00	25,996 00	51,710 00	20,500 00	29,539 00
Net profits on hand,	361 37	19,477 15	37,733 47	16,828 12	15,467 01
Balances due to other banks,	- -	772 81	12,673 91	- -	27,110 18
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	21,221 72	18,488 29	148,922 72	88,988 27	129,079 59
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	211,418 09	332,454 25	893,380 10	301,331 39	449,960 78
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	000 86	4,915 77	16,883 97	3,407 08	6,502 38
Real Estate,	8,000 00	5,600 00	15,000 00	4,000 00	- -
Bills of other banks in New England States, and U. S. Currency Notes,	1,969 00	10,970 47	46,966 71	8,249 90	20,836 57

Balances due from other banks,	- -	\$1,814 31	- -	\$320 49	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$1,144 27	12,240 23	\$3,000 00	13,175 72	\$91,263 75
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	200,303 96	296,913 47	811,529 42	272,178 20	331,358 08
Total amount of the Resources of the bank, .	211,418 09	332,454 25	893,380 10	301,331 39	449,960 78
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 3 per cent., 3,000 00	April, 1864, 3 per cent., 5,400 00	April, 1864, 4 per cent., 15,000 00	April, 1864, 5 per cent., 5,000 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 3 per cent., 3,000 00	October, 1864, 3 per cent., 5,400 00	October, 1864, 4 per cent., 15,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	2,220 00	17,772 64	35,526 00	15,656 37	10,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	- -	600 00	- -	8,775 00*	500 00
Amount of Debts due and not paid, and considered doubtful,	- -	20,015 27	- -	- -	- -
Amount of Liabilities of Directors,	4,000 00	4,800 00	24,978 43	30,000 11	39,382 00

* "Secured in part by its stock and in part by other collateral."

	LYNN.		MARBLEHEAD.		METHUEN.
	Laighton.	Lynn Mechanics.	Grand.	Marblehead.	
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$250,000 00	\$100,000 00	\$102,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	123,850 00	182,255 00	47,005 00	50,500 00	38,115 00
Bills in circulation of denomination less than five dollars,	18,997 00	34,716 00	18,345 00	18,918 00	6,164 00
Net profits on hand,	20,706 70	47,827 42	2,230 43	2,909 49	821 56
Balances due to other banks,	1,928 71	21,169 63	5,108 39	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	65,111 74	212,282 32	61,107 91	35,997 98	44,294 49
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the bank,	430,594 15	748,250 37	233,796 73	210,325 47	189,395 05
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,000 53	10,415 62	7,537 70	10,247 79	2,708 06
Real Estate,	-	12,000 00	5,000 00	7,900 00	-
Bills of other banks in New England States, and U. S. Currency Notes,	741 00	7,257 00	2,305 00	4,966 97	250 00

Balances due from other banks,	-	-	\$330 22	\$3,000 00	-	\$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$17,386 05		154,963 91	-	\$2,953 54	21,066 04
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	402,466 57		563,283 62	215,954 03	184,257 17	162,370 95
Total amount of the Resources of the bank, .	430,594 15		748,250 37	233,796 73	210,325 47	189,395 05
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 3½ per cent., 7,000 00	April, 1864, 5 per cent., 12,500 00	October, 1864, 5 per cent., 12,500 00	April, 1864, 4 per cent., 4,000 00	April, 1864, \$3 per share, 3,600 00	April, 1864, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,706 70		45,761 76	1,944 57	3,279 60	October, 1864, 4 per cent., 4,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	3,225 00		1,444 00	4,850 00	2,631 82	818 87
Amount of Debts due and not paid, and considered doubtful,	-	-	-	-	-	-
Amount of Liabilities of Directors,	137,946 91		115,541 92	12,221 04	1,750 00	-

	NEWBURYPORT.			ROCKPORT.	SALEM.
	Mechanics'.	Merchants'.	Ocean.		
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$120,000 00	\$150,000 00	\$100,000 00	\$315,000 00
Bills in circulation of denomination of five dollars and upwards,	81,000 00	90,535 00	136,295 00	95,760 00	110,700 00
Bills in circulation of denomination less than five dollars,	25,940 00	20,534 00	17,732 00	16,291 00	13,339 00
Net profits on hand,	11,953 91	8,522 92	24,683 01	10,171 68	7,421 27
Balances due to other banks,	448 48	3,450 78	31 14	- -	40,503 93
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	81,705 95	103,967 90	102,386 17	87,580 30	215,502 94
Cash deposited bearing interest,	20,000 00	- -	- -	- -	- -
Total amount due from the bank,	421,048 34	347,010 60	431,127 32	309,802 98	702,467 14
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,825 26	13,898 83	11,725 40	3,561 00	13,982 06
Real Estate,	3,875 00	5,300 00	2,500 00	- -	35,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	441 00	9,195 37	2,110 20	1,471 00	20,874 76

Balances due from other banks, . . .	-	-	\$940 00	-	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . .	\$14,857 21	\$21,904 25	64,781 63	\$60,236 00	\$77,222 20	
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . .	396,049 87	296,712 15	349,070 09	244,534 98	555,388 12	
Total amount of the Resources of the bank, . . .	421,048 34	347,010 60	431,127 32	309,802 98	702,467 14	
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 3 per cent., 6,000 00	April, 1864, 4 per cent., 4,800 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 3 per cent., 9,450 00	
	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 6,000 00	October, 1864, 5 per cent., 7,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 3 per cent., 9,450 00	
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,763 50	8,373 07	21,030 85	11,429 49	7,373 06	
Amount of Debts due to the bank, secured by pledge of its stock; . . .	-	-	-	1,880 00	-	
Amount of Debts due and not paid, and considered doubtful, . . .	994 98*	-	-	-	-	
Amount of Liabilities of Directors, . . .	21,300 00	2,350 00	24,471 68	37,328 00	9,227 00	

* " Estimated loss one-half."

	SALEM.				
	Exchange.	Mercantile.	Merchants'.	Naumkeag.	Salem.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$200,000 00	\$200,000 00	\$500,000 00	\$187,500 00
Bills in circulation of denomination of five dollars and upwards,	56,655 00	85,595 00	136,682 00	168,350 00	117,440 00
Bills in circulation of denomination less than five dollars,	17,461 00	31,997 00	19,998 00	37,683 00	27,127 00
Net profits on hand,	16,285 36	3,607 30	16,968 36	56,026 81	18,618 62
Balances due to other banks,	271 16	1,889 53	79 64	10,426 95	2,505 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	63,419 52	51,243 75	94,591 48	297,656 29	54,954 50
Cash deposited bearing interest,	- -	6,000 00	11,013 77	81,600 00	- -
Total amount due from the bank,	354,092 04	380,332 58	479,333 25	1,151,743 05	408,145 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,568 11	6,059 36	20,332 00	29,264 69	6,105 45
Real Estate,	3,000 00	5,000 00	- -	- -	- -
Bills of other banks in New England States, and U. S. Currency Notes,	4,037 00	3,533 00	13,489 78	28,622 92	5,954 30

Balances due from other banks, . . .	\$14,850 77	\$2,850 00	- -	- -	\$105 20
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	796 63	20,157 82	\$28,983 61	\$4,410 08	5,594 35
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	323,839 53	342,732 40	416,527 86	1,089,445 36	390,386 60
Total amount of the Resources of the bank, .	354,092 04	380,332 58	479,333 25	1,151,743 05	408,145 90
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, \$2.67 per share. 8,010 00	April, 1864, 3 per cent., 6,000 00	April, 1864, 3½ per cent., 7,000 00	April, 1864, 3 per cent., 15,000 00	April, 1864, 3 per cent., 5,625 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	October, 1864, \$2.35 per share. 7,050 00	October, 1864, 3 per cent., 6,000 00	October, 1864, 3½ per cent., 7,000 00	October, 1864, 3½ per cent., 17,500 00	October, 1864, 3 per cent., 5,625 00
Amount of Debts due to the bank, secured by pledge of its stock, . . .	17,649 40	1,806 06	15,874 95	52,830 81	17,050 29
Amount of Debts due and not paid, and considered doubtful, . . .	- -	1,750 00	96 66	3,420 00	3,225 00
Amount of Liabilities of Directors, . .	- -	- -	- -	- -	- -
	8,377 10	23,194 00	60,784 25	10,700 00	60,020 71

	SALISBURY.		BRIGHTON.		CAMBRIDGE.	
	Powow River.	Bank of Brighton.	Brighton Market.	Cambridge.	Cambridge City.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	
Bills in circulation of denomination of five dollars and upwards,	74,290 00	185,370 00	239,503 00	47,200 00	60,690 00	
Bills in circulation of denomination less than five dollars,	15,146 00	14,103 00	4,437 00	15,645 00	18,446 00	
Net profits on hand,	13,696 84	21,214 15	14,188 17	17,445 10	19,386 98	
Balances due to other banks,	- -	- -	21,461 49	- -	491 78	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	33,576 54	113,874 77	86,463 98	36,244 50	67,532 85	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	236,709 38	534,561 92	616,053 64	216,534 60	266,547 61	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	5,321 53	17,020 19	13,774 75	7,430 83	3,000 00	
Real Estate,	4,000 00	5,000 00	8,240 28	6,500 00	- -	
Bills of other banks in New England States, and U. S. Currency Notes,	813 33	3,004 70	6,975 89	11,031 00	5,230 70	

Balances due from other banks,	-	-	\$5,000 00	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$18,267 97	\$18,267 97	44,092 95	\$930 63	\$5,761 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	208,306 55	208,306 55	462,444 08	190,642 14	252,555 82
Total amount of the Resources of the bank,	236,709 38	236,709 38	534,561 92	216,534 60	266,547 61
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 4,000 00	April, 1864, 3 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 4,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 3 per cent., 6,000 00	October, 1864, 4½ per cent., 11,250 00	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	12,021 49	17,000 00	13,955 21	15,361 38	17,747 55
Amount of Debts due to the bank, secured by pledge of its stock,	-	5,210 00	11,430 00	500 00	10,500 00
Amount of Debts due and not paid, and considered doubtful,	-	-	-	-	2,163 19
Amount of Liabilities of Directors,	2,188 55	101,378 42	18,301 00	11,545 51	14,416 14

	CAMBRIDGE.			CHARLESTOWN.		
	Cambridge Market.	Charles River.	Lechmere.	Bunker Hill.	Monument.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$100,000 00	\$150,000 00	\$300,000 00	\$150,000 00	
Bills in circulation of denomination of five dollars and upwards,	131,265 00	70,885 00	104,000 00	181,135 00	121,575 00	
Bills in circulation of denomination less than five dollars,	10,344 00	17,531 00	24,023 00	37,473 00	35,815 00	
Net profits on hand,	10,305 82	17,648 21	31,525 62	64,231 21	14,787 42	
Balances due to other banks,	20,000 00	209 22	- -	- -	644 50	
Cash deposited, including all sums whatsoever due from the bank; not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	35,059 90	87,656 36	145,142 89	328,743 04	164,923 44	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	356,974 72	293,929 79	454,691 51	911,582 25	487,745 36	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	6,002 33	5,000 00	20,181 04	60,053 03	24,111 62	
Real Estate,	4,000 00	1,986 19	- -	25,000 00	4,000 00	
Bills of other banks in New England States, and U. S. Currency Notes,	2,365 46	5,910 71	14,000 50	6,134 16	16,409 05	

Balances due from other banks, . . .	-	-	\$4,000 00	\$554 58	\$892 43	\$10,044 44
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$27,535 48		19,868 18	39,146 83	72,405 53	63,889 31
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	317,071 45		257,164 71	380,808 56	747,097 10	369,290 94
Total amount of the Resources of the bank, .	356,974 72		293,929 79	454,691 51	911,582 25	487,745 36
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 3 per cent., 4,500 00	April, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 5,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 15,000 00	April, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1864, 3 per cent., 4,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 6 per cent., 9,000 00	October, 1864, 5 per cent., 15,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	9,977 55	16,264 21	29,156 78	55,065 04	13,386 80	13,386 80
Amount of Debts due and not paid, and considered doubtful,	6,750 00	5,500 00	5,050 00	2,180 00	2,060 00	2,060 00
Amount of Liabilities of Directors,	2,000 00	450 00	-	-	-	-
	26,388 00	25,559 00	36,900 00	3,561 00	33,661 65	33,661 65

	CONCORD.	FRAMINGHAM.	HOLLISTON.	HOPKINTON.	LOWELL.
	Concord.	Framingham.	Holliston.	Hopkinton.	Appleton.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$200,000 00	\$100,000 00	\$150,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	79,550 00	111,960 00	71,120 00	110,600 00	168,675 00
Bills in circulation of denomination less than five dollars,	7,309 00	34,520 00	8,578 00	15,685 00	28,682 00
Net profits on hand,	13,474 90	22,426 42	7,728 95	12,579 52	31,314 76
Balances due to other banks,	- -	- -	- -	- -	19,263 95
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	55,373 15	49,812 81	17,995 05	23,046 96	150,477 64
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	255,707 05	418,719 23	205,422 00	311,911 48	598,413 35
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,157 34	8,097 00	5,000 19	5,238 00	22,431 36
Real Estate,	2,000 00	3,000 00	- -	- -	25,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	3,581 55	4,357 00	2,315 38	1,116 84	18,007 81

Balances due from other banks, . . .	-	-	-	-	-	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . .	\$12,248 42	\$20,200 13	\$15,677 95	\$42,888 11	\$22,011 42		
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . .	227,719 74	383,065 10	182,428 48	262,668 53	510,962 76		
Total amount of the Resources of the bank, . . .	255,707 05	418,719 23	205,422 00	311,911 48	598,413 35		
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 3½ per cent., 3,500 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 3½ per cent., 3,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 10,000 00		
	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 3½ per cent., 3,500 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 10,000 00		
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,344 97	25,078 81	7,000 00	11,804 96	25,000 00		
Amount of Debts due to the bank, secured by pledge of its stock, . . .	480 00	500 00	5,480 00	-	2,000 00		
Amount of Debts due and not paid, and considered doubtful, . . .	1,000 00	-	-	-	-		
Amount of Liabilities of Directors, . . .	9,300 00	18,180 00	35,678 67	43,842 18	46,116 00		

	LOWELL.				MALDEN.	
	Lowell.	Prescott.	Railroad.	Wamesit.	Malden.	Malden.
DUE FROM THE BANK.						
Capital Stock,	\$200,000 00	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	
Bills in circulation of denomination of five dollars and upwards,	108,355 00	150,306 00	268,670 00	117,925 00	68,955 00	
Bills in circulation of denomination less than five dollars,	29,791 00	31,171 00	67,162 00	21,352 00	24,382 00	
Net profits on hand,	31,070 00	41,140 55	114,331 92	8,865 04	9,741 62	
Balances due to other banks,	762 73	- -	2,187 77	- -	- -	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	52,851 73	123,075 00	100,090 64	61,946 11	29,041 49	
Cash deposited bearing interest,	- -	- -	- -	50,000 00	- -	
Total amount due from the bank,	422,830 46	545,692 55	1,152,442 33	410,088 15	232,120 11	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	3,685 16	15,708 60	25,422 80	734 71	5,300 00	
Real Estate,	- -	- -	- -	2,500 00	5,000 00	
Bills of other banks in New England States, and U. S. Currency Notes,	9,990 24	6,349 45	8,379 00	13,421 45	907 40	

Balances due from other banks,	\$7,000 00	\$3,000 00	- -	\$5,000 00	\$5,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	18,203 33	44,908 38	\$107,097 12	14,208 42	9,864 06
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	383,951 73	475,726 12	1,011,543 41	374,223 57	206,048 65
Total amount of the Resources of the bank, .	422,830 46	545,692 55	1,152,442 33	410,088 15	232,120 11
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 8,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 5 per cent., 30,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 3½ per cent., 3,500 00
	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 5 per cent., 30,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	27,296 84	31,000 00	109,000 00	8,500 00	9,518 88
Amount of Debts due to the bank, secured by pledge of its stock,	8,230 00	3,000 00	1,264 00	3,100 00	1,665 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	- -	- -
Amount of Liabilities of Directors,	42,033 21	21,431 82	56,000 00	18,745 39	26,699 74

	NEWTON.	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.
	Newton.	South Reading.	Townsend.	Waltham.	Woburn.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	87,800 00	54,350 00	78,580 00	120,500 00	106,595 00
Bills in circulation of denomination less than five dollars,	17,780 00	17,295 00	19,606 00	33,214 00	26,651 00
Net profits on hand,	12,324 27	2,938 28	10,328 57	11,878 09	29,634 43
Balances due to other banks,	2,611 71	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	93,713 84	17,813 10	23,686 18	36,564 25	136,761 37
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	364,229 82	192,396 38	232,200 75	352,156 34	449,641 80
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,316 68	3,900 12	4,385 02	13,305 95	17,872 21
Real Estate,	5,270 22	- -	1,000 00	5,500 00	16,320 40
Bills of other banks in New England States, and U. S. Currency Notes,	11,733 74	1,899 38	3,320 75	6,895 43	2,947 59

Balances due from other banks,	-	-	-	\$3,600 00	\$9,120 26	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$12,121 67	\$1,588 83	6,676 47	213,218 51	313,334 70	\$58,614 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	323,787 51	185,008 05	232,200 75	3,000 00	4,000 00	353,886 90
Total amount of the Resources of the bank,	364,229 82	192,396 38	3,000 00	3,000 00	4,000 00	449,641 80
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 3 per cent., 3,000 00	April, 1864, 2½ per cent., 4,000 00	October, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1864, 4 per cent., 6,000 00	October, 1864, 3 per cent., 3,000 00	7,856 37	12,641 80	32,683 46	
Amount of Debts due to the bank, secured by pledge of its stock,	9,696 54	2,503 36	100 00	1,000 00	-	-
Amount of Debts due and not paid, and considered doubtful,	1,750 00	9,700 00	-	-	8,268 00	-
Amount of Liabilities of Directors,	5,900 00	-	11,377 37	18,164 85	35,700 00	
	21,006 00	48,771 00				

	ATHOL.	BLACKSTONE.	FITCHBURG.		GRAFTON.
			Fitchburg.	Rollstone.	
	Miller's River.	Worcester County.			Grafton.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$100,000 00	\$250,000 00	\$250,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	89,420 00	60,100 00	193,250 00	181,075 00	68,675 00
Bills in circulation of denomination less than five dollars,	25,490 00	22,201 00	21,661 00	37,530 00	17,460 00
Net profits on hand,	22,621 72	6,762 06	56,036 27	50,134 61	7,152 01
Balances due to other banks,	187 75	156 23	600 21	2,381 73	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	58,138 14	24,741 82	194,992 87	151,711 57	24,758 46
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	345,857 61	213,961 11	716,540 35	672,832 91	218,045 47
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,105 41	3,520 31	55,251 49	28,050 47	3,424 93
Real Estate,	2,000 00	- -	3,000 00	4,614 90	- -
Bills of other banks in New England States, and U. S. Currency Notes,	11,510 00	3,585 00	36,455 00	37,112 60	- -

Balances due from other banks, . . .	\$4,156 52	\$4,023 95	\$3,000 00	\$13,257 82	\$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,667 58	23,436 92	123,308 17	89,611 98	24,196 99
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	296,418 10	179,394 93	495,525 69	500,185 14	187,423 55
Total amount of the Resources of the bank, .	345,857 61	213,961 11	716,540 35	672,832 91	218,045 47
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 3½ per cent., 3,500 00
	October, 1864, 7 per cent., 10,500 00*	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 12,500 00	October, 1864, 4 per cent., 10,000 00	October, 1864, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	21,223 48	5,700 00	50,000 00	50,014 59	5,910 16
Amount of Debts due to the bank, secured by pledge of its stock,	1,100 00	4,650 00	4,850 00	1,950 00	- -
Amount of Debts due and not paid, and considered doubtful,	- -	- -	1,000 00	- -	- -
Amount of Liabilities of Directors,	14,081 00	57,304 84	53,860 65	38,101 00	24,054 29

* Including extra dividend \$4,500.

	LANCASTER.	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.
	Lancaster.	Leicester.	Milford.	Millbury.	Northborough.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	152,795 00	139,975 00	138,305 00	69,095 00	70,055 00
Bills in circulation of denomination less than five dollars,	27,114 00	28,489 00	33,163 00	18,529 00	11,252 00
Net profits on hand,	26,705 27	24,399 21	32,985 71	6,269 85	16,135 44
Balances due to other banks,	- -	708 01	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	33,894 40	97,389 66	48,106 53	75,503 08	39,375 60
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	440,508 67	490,960 88	502,560 24	269,397 53	236,818 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	12,010 04	9,076 98	12,305 35	4,942 72	5,368 94
Real Estate,	1,000 00	2,196 56	- -	- -	2,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	1,476 55	1,512 00	1,626 00	6,574 00	1,822 49

Balances due from other banks, . . .	-	-	\$5,628 93	-	\$2,292 68	\$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$70,413 83		11,980 07	\$32,317 43	21,206 58	33,541 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	355,608 25		460,566 34	456,251 46	234,381 55	191,085 31
Total amount of the Resources of the bank, .	440,508 67		490,960 88	502,560 24	269,397 53	236,818 04
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 3½ per cent., 3,500 00
	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 12,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	24,607 90		21,975 06	30,283 24	-	15,155 58
Amount of Debts due to the bank, secured by pledge of its stock, . . .	4,000 00		-	15,000 00	-	-
Amount of Debts due and not paid, and considered doubtful, . . .	280 24		11,276 84	-	-	-
Amount of Liabilities of Directors, . . .	43,288 31		17,094 17	95,816 37	27,384 72	59,183 42

	OXFORD.	SOUTHBRIDGE.		UXBRIDGE.		WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Citizens.	Mechanics.		
DUE FROM THE BANK.							
Capital Stock,	\$100,000 00	\$150,000 00	\$100,000 00	\$150,000 00	\$350,000 00		
Bills in circulation of denomination of five dollars and upwards,	75,470 00	127,655 00	68,775 00	71,860 00	196,335 00		
Bills in circulation of denomination less than five dollars,	16,787 00	18,773 00	15,344 25	6,701 00	27,160 00		
Net profits on hand,	10,793 95	8,679 21	21,867 93	39,156 05	54,825 38		
Balances due to other banks,	- - -	- - -	- - -	7,062 96	290 68		
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	22,492 43	23,103 95	27,528 52	165,424 06	191,272 30		
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -		
Total amount due from the bank,	225,543 38	328,211 16	233,515 70	440,204 07	819,883 36		
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its Banking-house,	5,647 73	18,290 15	6,964 07	15,082 38	16,237 97		
Real Estate,	3,000 00	2,600 00	- - -	7,000 00	- - -		
Bills of other banks in New England States, and U. S. Currency Notes,	1,578 00	1,341 00	2,713 00	2,905 00	18,313 00		

Balances due from other banks,	\$1,717 60	\$614 66	\$5,000 00	\$2,000 00	\$6,150 22
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	30,251 83	26,469 77	6,707 47	52,461 87	25,962 41
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	183,348 22	278,895 58	212,131 16	360,754 82	753,219 76
Total amount of the Resources of the bank, .	225,543 38	328,211 16	233,515 70	440,204 07	819,883 36
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 14,000 00
.	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,083 88	6,419 39	21,431 75	—	48,437 55
Amount of Debts due to the bank, secured by pledge of its stock,	—	—	—	400 00	—
Amount of debts due and not paid, and considered doubtful,	—	800 00*	192 93	—	1,500 00
Amount of Liabilities of Directors,	25,376 60	11,635 20	56,068 00	6,313 04	29,309 56

* "Not paid, but considered good."

	WORCESTER—Con.	NORTHAMPTON.	WARE.	CONWAY.	GREENFIELD.
	Quinsigamond.	Northampton.	Hampshire Manufacturers'.	Conway.	Franklin County.
DUE FROM THE BANK.					
Capital Stock,	\$250,000 00	\$200,000 00	\$350,000 00	\$150,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	75,185 00	172,170 00	290,825 00	103,650 00	151,845 00
Bills in circulation of denomination less than five dollars,	10,295 00	19,636 00	41,445 00	23,296 00	33,025 00
Net profits on hand,	31,616 51	63,404 41	35,099 95	1,539 16	30,587 78
Balances due to other banks,	— —	5,614 70	— —	— —	2,412 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	200,560 55	159,753 47	43,448 39	8,865 14	52,401 60
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the bank,	567,657 06	620,578 58	760,818 34	287,350 30	470,271 46
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	25,000 00	10,180 22	11,235 77	2,961 45	5,300 00
Real Estate,	— —	3,500 00	3,785 30	— —	6,600 00
Bills of other banks in New England States, and U. S. Currency Notes,	6,314 00	1,742 00	12,484 00	1,549 52	3,119 17

Balances due from other banks, . . .	\$3,170 87	\$3,369 49	- -	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	47,245 74	44,926 99	\$61,833 99	\$13,045 96	\$30,907 85
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	485,926 45	556,859 88	671,479 28	269,793 37	424,344 44
Total amount of the Resources of the bank, .	567,657 06	620,578 58	760,818 34	287,350 30	470,271 46
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 4 per cent., 10,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 3 per cent., 10,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 8,000 00
	October, 1864, 4½ per cent., 11,250 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 3 per cent., 10,500 00	October, 1864, 8 per cent., 12,000 00	October, 1864, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	26,230 34	61,039 70	19,227 19	651 88	30,006 23
Amount of Debts due to the bank, secured by pledge of its stock, . . .	- -	- -	- -	34,479 64	- -
Amount of Debts due and not paid, and considered doubtful, . . .	1,200 00	- -	12,000 00	- -	- -
Amount of Liabilities of Directors, . .	46,751 11	16,300 00	4,850 00	41,728 19	17,775 47

	SHELBURNE.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.	
	Shelburne Falls.	Cabot.	Hadley Falls.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$200,000 00	\$300,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	102,670 00	114,850 00	162,635 00	250,505 00	226,860 00
Bills in circulation of denomination less than five dollars,	35,585 00	29,211 00	26,201 00	49,507 00	72,509 00
Net profits on hand,	11,925 90	37,252 63	27,062 10	38,211 44	87,095 47
Balances due to other banks,	12,338 86	1,890 00	1,111 78	12,335 93	14,357 03
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	17,697 39	29,796 33	58,094 96	172,860 07	174,973 02
Cash deposited bearing interest,	- -	- -	- -	10,000 00	- -
Total amount due from the bank,	330,217 15	362,999 96	475,104 84	833,419 44	875,794 52
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,283 51	15,315 00	13,347 19	5,255 99	7,693 00
Real Estate,	6,800 11	- -	2,000 00*	8,087 15	7,500 00
Bills of other banks in New England States, and U. S. Currency Notes,	3,748 00	969 00	4,994 00	17,434 00	31,909 92

Balances due from other banks,	\$3,000 00	- -	\$3,689 01	\$15,299 48	\$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	1,428 83	\$31,296 78	39,662 42	62,414 80	38,332 85
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	310,956 70	315,419 18	411,412 22	724,928 02	787,358 75
Total amount of the Resources of the bank, .	330,217 15	362,999 96	475,104 84	833,419 44	875,794 52
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 4 per cent., 12,000 00	April, 1864, 5 per cent., 15,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 12,000 00	October, 1864, 5 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	11,127 73	- -	24,816 62	35,689 36	86,905 78
Amount of Debts due to the bank, secured by pledge of its stock,	1,900 00	500 00	- -	- -	150 00
Amount of Debts due and not paid, and considered doubtful,	- -	225 00	- -	- -	- -
Amount of Liabilities of Directors,	96,004 21	32,296 50	2,989 02	59,708 33	11,224 50

* "Vault and furniture."

	SPRINGFIELD—Con.		WESTFIELD.		ADAMS.
	John Hancock.	Pynchon.	Hampden.	Westfield.	Adams.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$350,000 00
Bills in circulation of denomination of five dollars and upwards,	129,965 00	118,825 00	120,405 00	124,440 00	290,590 00
Bills in circulation of denomination less than five dollars,	21,541 00	34,418 00	14,660 00	12,261 00	64,985 00
Net profits on hand,	17,871 44	52,682 17	33,946 06	10,963 75	16,586 02
Balances due to other banks,	3,800 61	34,751 33	920 78	2,719 62	12,757 45
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	67,925 18	53,834 38	73,008 25	58,506 30	199,675 58
Cash deposited bearing interest,	- -	- -	- -	- -	8,378 88
Total amount due from the bank,	391,103 23	444,510 88	392,940 09	358,890 67	942,972 93
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	2,038 00	1,602 27	6,000 67	3,875 00	4,780 56
Real Estate,	- -	17,000 00	8,000 00	6,651 54	6,225 00
Bills of other banks in New England States, and U. S. Currency Notes,	12,360 00	8,947 50	7,458 00	7,535 00	4,078 00

Balances due from other banks,	\$2,151 62	\$10,092 43	\$254 94	\$9,606 05	\$1,158 04
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	52,804 62	34,013 29	68,974 09	25,884 70	100,075 32
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	321,748 99	372,855 39	302,252 39	305,338 38	826,656 01
Total amount of the Resources of the bank, .	391,103 23	444,510 88	392,940 09	358,890 67	942,972 93
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 3 per cent., 4,500 00	April, 1864, 4 per cent., 14,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 3 per cent., 4,500 00	October, 1864, 4 per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	15,494 92	50,380 07	30,681 58	8,995 87	12,131 97
Amount of Debts due to the bank, secured by pledge of its stock,	600 00	2,000 00	200 00	7,525 00	300 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	- -	- -
Amount of Liabilities of Directors,	19,500 00	85,199 68*	31,999 61	79,530 71*	349,345 49

* Special vote of stockholders.

	ADAMS—Con.	GT. BARRINGTON.	LEE.	PITTSFIELD.	
				Agricultural.	Pittsfield.
	Berkshire.	Malwahe.	Lee.		
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$200,000 00	\$210,000 00	\$200,000 00	\$500,000 00
Bills in circulation of denomination of five dollars and upwards,	83,850 00	164,090 00	166,295 00	160,655 00	389,760 00
Bills in circulation of denomination less than five dollars,	16,059 00	37,181 00	35,663 00	30,703 00	43,943 00
Net profits on hand,	9,994 96	26,171 84	9,622 04	49,838 62	87,847 56
Balances due to other banks,	3,484 06	10,215 41	8,206 84	19,243 83	25,153 40
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	52,828 87	127,749 60	70,469 27	201,171 50	343,142 73
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the bank,	266,216 89	565,407 85	500,256 15	661,611 95	1,389,846 69
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,305 00	6,048 00	3,876 77	10,385 02	5,070 00
Real Estate,	— —	4,650 00	10,000 00	16,491 19	13,767 14
Bills of other banks in New England States, and U. S. Currency Notes,	1,088 00	4,273 00	15,246 50	3,848 00	19,955 00

Balances due from other banks,	\$15,688 12	\$8,815 52	\$5,764 48	\$4,392 97	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,956 09	45,238 19	28,056 54	111,519 69	\$108,697 94
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	224,179 68	496,383 14	437,311 86	514,975 08	1,242,356 61
Total amount of the Resources of the bank, .	266,216 89	565,407 85	500,256 15	661,611 95	1,389,846 69
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 5 per cent., 5,000 00	April, 1864, 3½ per cent., 7,000 00	April, 1864, 3½ per cent., 7,350 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 20,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 8,400 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	9,948 76	25,112 53	7,256 20	46,758 46	77,379 82
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	815 00	- -	- -
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	600 00	15,000 00
Amount of Liabilities of Directors,	58,634 15	3,300 00	3,300 00	19,017 97	258,840 00

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	QUINCY.
	Housatonic.	Neponset.	Dedham.	Blue Hill.	Quincy Stone.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	164,140 00	88,535 00	162,713 00*	90,650 00	100,390 00
Bills in circulation of denomination less than five dollars,	35,066 00	13,656 00	33,509 00	15,496 00	25,097 00
Net profits on hand,	10,354 91	27,163 96	42,849 13	5,303 43	8,898 78
Balances due to other banks,	10,712 92	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	117,567 34	61,715 04	71,584 97	107,033 30	42,311 82
Cash deposited bearing interest,	- -	- -	20,000 00	- -	- -
Total amount due from the bank,	537,841 17	291,070 00	630,656 10	368,482 73	326,697 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	2,292 37	3,944 15	16,234 16	16,924 06	5,000 00
Real Estate,	11,330 97	- -	- -	270 85	7,200 00
Bills of other banks in New England States, and U. S. Currency Notes,	4,949 00	4,556 69	23,233 00	4,495 00	8,319 87

Balances due from other banks,	-	-	\$3,944 53†	\$2,000 00	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$82,663 34	13,202 29	27,885 62	21,052 88	\$7,442 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	436,605 49	264,917 83	559,358 79	323,739 94	298,735 60
Total amount of the Resources of the bank,	537,841 17	291,070 00	630,656 10	368,482 73	326,697 60
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 3½ per cent., 7,000 00	April, 1864, 5 per cent., 5,000 00	April, 1864, 3½ per cent., 10,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 12,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	390 86	25,868 30	16,007 29	385 59	8,074 08
Amount of Debts due to the bank, secured by pledge of its stock,	1,500 00	-	800 00	-	1,800 00
Amount of debts due and not paid, and considered doubtful,	-	-	-	2,976 07	-
Amount of Liabilities of Directors,	1,500 00	36,680 84	3,866 00	15,713 00	7,800 00

* Bills of \$6 and \$7 issued.

† 36 shares National Bank of Redemption included.

	RANDOLPH.	ROXBURY.		WRENTHAM.	ATTLEBOROUGH.
	Randolph.	People's.	Rockland.	Wrentham.	Attleborough.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$300,000 00	\$105,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	115,740 00	115,280 00	199,965 00	71,985 00	58,955 00
Bills in circulation of denomination less than five dollars,	30,653 00	43,868 00	81,656 00	28,792 00	19,651 00
Net profits on hand,	55,941 99	40,923 75	46,341 10	9,851 63	4,337 98
Balances due to other banks,	- -	2,752 60	32,374 41	- -	518 35
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	97,574 33	196,413 29	304,818 70	16,614 39	41,051 92
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	449,909 32	549,237 64	965,155 21	232,243 02	224,514 25
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,228 02	21,000 76	18,928 30	5,612 00	1,521 25
Real Estate,	- -	- -	- -	- -	7,500 00
Bills of other banks in New England States, and U. S. Currency Notes,	1,315 80	6,625 65	57,845 00	100 00	2,165 64

Balances due from other banks,	-	-	\$32,193 05	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$22,550 58	6,528 65	-	\$11,894 35	\$20,202 69
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	410,814 92	502,647 80	856,188 86	214,636 67	193,124 67
Total amount of the Resources of the bank,	449,909 32	549,237 64	965,155 21	232,243 02	224,514 25.
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 6 per cent., 9,000 00 October, 1864, 6 per cent., 9,000 00	April, 1864, 4 per cent., 6,000 00 October, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent. on \$150,000 00 6,000 00 October, 1864, 5 per cent., 15,000 00	Nov., '63, \$3 per share, 4,500 00 May, '64, \$3 per share, 4,500 00 Oct., '64, \$3 per share, 4,500 00	April, 1864, 3 per cent., 3,000 00 October, 1864, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	52,753 75	38,542 19	36,000 00	9,851 63	12,545 83
Amount of Debts due to the bank, secured by pledge of its stock,	-	1,378 60	1,550 00	-	-
Amount of Debts due and not paid, and considered doubtful,	-	17,044 88*	1,200 00	-	-
Amount of Liabilities of Directors,	-	18,778 57	67,710 00	16,557 37	-

* \$7,000 estimated good.

FALL RIVER.					
	Fall River.	Fall River Union.	Massasoit.	Metacomet.	Pocasset.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$200,000 00	\$200,000 00	\$600,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	126,745 00	69,955 00	159,670 00	264,860 00	84,600 00
Bills in circulation of denomination less than five dollars,	22,023 00	12,059 25	33,331 00	29,622 00	15,129 00
Net profits on hand,	65,562 56	12,576 31	27,726 64	53,094 98	7,297 42*
Balances due to other banks,	2,218 42	831 88	1,267 75	596 32	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	63,165 88	26,728 68	66,307 86	99,088 81	49,761 02
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	629,714 86	322,151 12	488,303 25	1,047,262 11	356,787 44
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,827 04	3,096 13	9,487 73	10,022 68	6,941 97
Real Estate,	8,000 00	6,500 00	- -	- -	- -
Bills of other banks in New England States, and U. S. Currency Notes,	5,218 94	1,434 74	9,476 57	5,581 34	7,853 15

Balances due from other banks,	\$8,634 46	\$4,800 00	- -	- -	\$5,619 59
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	43,625 84	11,808 98	\$66,588 72	\$53,153 27	22,531 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	554,408 58	294,511 27	402,750 23	978,504 82	313,841 25
Total amount of the Resources of the bank, .	629,714 86	322,151 12	488,303 25	1,047,262 11	356,787 44
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 $\frac{1}{4}$ per cent., 16,000 00	Jan., 1864, 3 $\frac{1}{2}$ per cent., 7,000 00	Jan., 1864, 4 per cent., 8,000 00	Dec., 1864, 3 per cent., 18,000 00	Jan., 1864, 3 per cent., 6,000 00
	October, 1864, 3 $\frac{3}{4}$ per cent., 12,000 00	July, 1864, 3 $\frac{1}{2}$ per cent., 7,000 00	July, 1864, 4 per cent., 8,000 00	June, 1864, 3 per cent., 18,000 00	July, 1864, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	51,531 26	6,997 13	19,518 14	25,616 34	2,366 64
Amount of Debts due to the bank, secured by pledge of its stock,	- -	8,335 00	900 00	4,100 00	3,443 68
Amount of Debts due and not paid, and considered doubtful,	- -	3,500 00	- -	- -	- -
Amount of Liabilities of Directors,	52,250 00	72,443 09	145,763 54	151,900 00	14,770 00

* "Including interest on notes not due."

	NEW BEDFORD.			TAUNTON.	
	Bedford Commercial.	Mechanics'.	Merchants'.	Bristol County.	Machinists'.
DUE FROM THE BANK.					
Capital Stock,	\$600,000 00	\$600,000 00	\$600,000 00	\$500,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	175,875 00	301,760 00	432,770 00	281,305 00	147,750 00
Bills in circulation of denomination less than five dollars,	20,960 00	49,329 00	74,862 00	101,578 00	36,296 00
Net profits on hand,	44,513 61	47,679 35	188,250 11	65,124 64	34,294 79
Balances due to other banks,	40,752 65	- -	31,009 51	1,080 95	110 21
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	155,444 84	264,491 29	388,436 65	221,133 82	174,548 60
Cash deposited bearing interest,	8,000 00	- -	46 87	6,000 00	5,000 00
Total amount due from the bank,	1,045,546 10	1,263,259 64	1,715,375 14	1,176,222 41	597,999 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	1,275 00	2,414 79	16,091 56	20,178 19	3,851 35
Real Estate,	16,800 00	7,000 00	5,000 00	10,000 00	- -
Bills of other banks in New England States, and U. S. Currency Notes,	10,528 19	4,896 27	6,652 00	2,943 43	39,970 15

Balances due from other banks,	-	-	-	\$3,971 76	-	\$42,093 21
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$25,408 21	\$116,086 42	72,769 95		\$67,341 98	7,229 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	991,534 70	1,132,862 16	1,610,889 87		1,075,758 81	504,855 36
Total amount of the Resources of the bank, .	1,045,546 10	1,263,259 64	1,715,375 14		1,176,222 41	597,999 60
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4½ per cent., 27,000 00	April, 1864, 3½ per cent., 21,000 00	April, 1864, 4½ per cent., 27,000 00		April, 1864, 4 per cent., 20,000 00	April, 1864, 3 per cent., 6,000 00
	October, 1864, 5 per cent., 30,000 00	October, 1864, 4 per cent., 24,000 00	October, 1864, 4½ per cent., 27,000 00		October, 1864, 4 per cent., 20,000 00	October, 1864, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	42,665 17	42,140 24	176,842 25		57,171 19	31,547 96
Amount of Debts due to the bank, secured by pledge of its stock,	-	-	300 00		-	-
Amount of Debts due and not paid, and considered doubtful,	-	-	-		-	-
Amount of Liabilities of Directors,	119,885 23	33,048 79	57,510 09		76,740 22	3,000 00

	TAUNTON—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	N. Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	\$400,000 00	\$150,000 00	\$140,000 00	\$100,000 00	\$210,000 00
Bills in circulation of denomination of five dollars and upwards,	296,365 00	89,850 00	107,883 00	75,330 00	150,475 00
Bills in circulation of denomination less than five dollars,	73,865 00	29,789 00	19,883 00	11,216 00	34,786 00
Net profits on hand,	118,573 75	19,654 74	14,840 74	29,184 10	20,276 81
Balances due to other banks,	5,297 63	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	270,817 18	43,532 13	79,182 06	56,140 66	76,793 80
Cash deposited bearing interest,	- -	- -	- -	- -	559 15
Total amount due from the bank,	1,164,918 56	332,825 87	361,788 80	271,870 76	492,890 76
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	17,344 12	5,802 40	5,025 68	5,769 48	5,810 73
Real Estate,	11,000 00	6,000 00	12,376 35	- -	12,605 00
Bills of other banks in New England States, and U. S. Currency Notes,	6,913 00	3,798 00	6,044 15	3,146 00	33,191 75

Balances due from other banks, . . .	\$3,280 65	\$5,000 00	\$865 21	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	75,463 74	15,732 84	25,670 53	\$30,927 01	\$47,679 32
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,050,917 05	296,492 63	311,806 88	232,028 27	393,603 96
Total amount of the Resources of the bank, .	1,164,918 56	332,825 87	361,788 80	271,870 76	492,890 76
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 5 per cent., 20,000 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 5,600 00	April, 1864, 5 per cent., 5,000 00	April, 1864, 3 per cent., 6,300 00
	October, 1864, 5 per cent., 20,000 00	October, 1864, 5 per cent., 7,500 00	October, 1864, 4½ per cent., 6,000 00	October, 1864, 6 per cent., 6,000 00	October, 1864, 3 per cent., 6,300 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	103,695 00	15,000 00	13,657 62	21,500 00	13,249 52
Amount of Debts due to the bank, secured by pledge of its stock, . . .	100 00	6,770 00	500 00	2,000 00	750 00
Amount of Debts due and not paid, and considered doubtful, . . .	- -	179 00	- -	- -	6,039 32
Amount of Liabilities of Directors, . .	2,500 00	24,430 00	38,315 00	471 25	19,895 05

	PLYMOUTH.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	102,100 00	51,840 00	59,895 00	114,620 00
Bills in circulation of denomination less than five dollars,	22,288 00	10,247 00	13,692 00	31,582 00
Net profits on hand,	15,982 91	5,216 61	4,044 61	15,673 79
Balances due to other banks,	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	43,256 93	68,159 01	7,907 70	122,748 91
Cash deposited bearing interest,	1,690 00	- -	- -	- -
Total amount due from the bank,	335,317 84	235,462 62	185,539 31	434,624 70
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	6,900 00	6,232 18	4,500 00	7,728 89
Real Estate,	2,500 00	5,000 00	2,500 00	10,126 45
Bills of other banks in New England States, and U. S. Currency Notes,	20,987 90	1,989 00	2,306 00	155 00

Balances due from other banks,	\$3,500 00	- -	\$863 47	\$45,462 59
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	6,841 11	\$6,811 67	27,128 19	11,681 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	294,588 83	215,429 77	148,241 65	359,470 38
Total amount of the Resources of the bank, .	335,317 84	235,462 62	185,539 31	434,624 70
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 6,000 00	Jan., 1864, 3 per cent., 3,000 00	April, 1864, 3½ per cent., 3,500 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 5 per cent., 7,500 00	July, 1864, 3 per cent., 3,000 00	October, 1864, 3 per cent., 3,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	16,331 21	3,254 57	3,585 00	15,374 69
Amount of Debts due to the bank, secured by pledge of its stock,	2,000 00	- -	750 00	2,175 00
Amount of Debts due and not paid, and considered doubtful,	- -	3,391 00	- -	1,095 00
Amount of Liabilities of Directors, . . .	22,129 11	525 00	11,085 00	17,596 00

	PROVINCETOWN.	YAKMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	91,138 00	275,159 00	84,995 00	86,635 00
Bills in circulation of denomination less than five dollars,	8,270 00	55,125 00	9,509 00	14,736 00
Net profits on hand,	9,602 91	31,644 82	25,672 37	20,899 28
Balances due to other banks,	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	118,674 30	221,740 64*	82,727 32	97,117 36
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the bank,	327,685 21	933,669 46	302,903 69	419,387 64
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	6,353 24	15,664 06	3,423 47	7,493 79
Real Estate,	3,000 00	10,000 00	3,000 00	10,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	786 40	2,004 85	799 00	21,004 08

Balances due from other banks,	-	-	-	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	\$50,644 02	\$46,984 56	\$33,266 59	\$47,795 16	
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	266,901 55	859,015 99	262,414 63	333,094 61	
Total amount of the Resources of the bank, .	327,685 21	933,669 46	302,903 69	419,387 64	
Rate and amount of Dividends since the last annual return, with dates,	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 14,000 00	April, 1864, 10 per cent., 10,000 00	April, 1864, 4 per cent., 8,000 00	
	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 14,000 00	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 8,000 00	
Amount of Reserved Profits at the time of declaring the last dividend,	9,154 05	26,176 51	24,607 76	16,599 29	
Amount of Debts due to the bank, secured by pledge of its stock,	2,747 22	750 00	-	-	
Amount of Debts due and not paid, and considered doubtful,	-	17,662 00*	-	1,400 00	
Amount of Liabilities of Directors,	12,100 00	17,073 91	-	2,700 00	

* "No loss anticipated."

AGGREGATES.

	28 Incorporated Banks in Boston.	2 organized under the General Law.	Aggregates of 30 Banks in Boston.	123 Banks out of Boston.*	Aggregate of 153 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$25,150,000 00	\$1,200,000 00	\$26,350,000 00	\$24,969,500 00	\$51,319,500 00
Bills in circulation of denomination of five dollars and upwards,	5,960,885 50†	462,020 00	6,422,905 50	16,119,819 00	22,542,724 50
Bills in circulation of denomination less than five dollars,	894,056 50†	72,728 00	966,784 50	3,374,945 00	4,341,729 50
Net profits on hand,	3,697,953 98	188,883 36	3,886,837 34	3,393,784 54	7,280,621 88
Balances due to other banks,	7,547,533 47	62,778 46	7,610,311 93	559,131 40	8,169,443 33
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balancees due to other banks excepted,	21,125,945 80	1,587,578 63	22,713,524 43	12,401,993 90	35,115,518 33
Cash deposited bearing interest,	116,191 24	421,075 44	537,266 68	234,883 70	772,150 38
Total amount due from the banks,	64,492,566 49	3,995,063 89	68,487,630 38	61,054,057 54	129,541,687 92
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	5,006,740 03	225,087 36	5,231,827 39	1,235,664 77	6,467,492 16
Real Estate,	527,317 03	- -	527,317 03	604,865 19	1,132,182 22
Bills of other banks in New England States, and U. S. Currency Notes,	5,846,497 31	239,313 31	6,085,810 62	1,123,228 28	7,209,038 90

Balances due from other banks, . . .	\$2,668,344 81	\$450,939 52	\$3,119,284 33	\$458,416 92	\$3,577,701 25
Balances in other banks to be applied to redemption of bills, and payable on demand,†	- - -	- - -	- - -	4,420,305 96	4,420,305 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from banks, . . .	50,443,667 31	3,079,723 70	53,523,391 01	53,211,576 42	106,734,967 43
Total amount of the Resources of the banks, .	64,492,566 49	3,995,063 89	68,487,630 38	61,054,057 54	129,541,687 92
Amount of Dividends since the last annual return, with dates, (for rates see page 68,) .	April, 1864, 1,094,250 00	April, 1864, 48,000 00	April, 1864, 1,142,250 00	April, 1864, 993,885 00	April, 1864, 2,136,135 00
Amount of Reserved Profits at the time of declaring the last dividends, . . .	October, 1864, 1,236,750 00	October, 1864, 49,000 00	October, 1864, 1,285,750 00	October, 1864, 1,039,525 00	October, 1864, 2,325,275 00
Amount of Debts due to the banks, secured by pledge of their stock, . . .	3,171,584 48	177,244 02	3,348,828 50	2,921,508 04	6,270,336 54
Amount of Debts due and not paid, and considered doubtful, . . .	142,933 51	17,800 00	160,733 51	259,765 62	420,499 13
Amount of Liabilities of Directors, . . .	54,197 35	- - -	54,197 35	138,343 72	192,541 07
Amount of stocks deposited with the Auditor,§	3,889,731 78	254,620 16	4,144,351 94	4,511,688 18	8,656,040 12
	- - -	900,000 00	900,000 00	- - -	900,000 00

* Including Banks in South Boston, required to be classed with Banks out of Boston.
† This question refers only to Banks out of Boston.
‡ Halves of certain notes being redeemed explains the fractions.
§ This question refers only to Banks organized under General Law.

STATEMENT OF DIVIDENDS—1864.

Average dividend of 30 Banks in Boston—not including those in South Boston—paid in April on \$26,350,000 capital, was $4\frac{33}{100}$ per cent.

Average dividend of 30 Banks in Boston—not including those in South Boston—paid in October on \$26,350,000 capital, was $4\frac{38}{100}$ per cent.

Average dividend of 123 Banks out of Boston—including those in South Boston—paid in April on \$24,819,500 capital, was 4 per cent.

Average dividend of 123 Banks out of Boston—including those in South Boston—paid in October on \$24,969,500 capital, was $4\frac{16}{100}$ per cent.

Average rate of dividend upon the Banking Capital of the Commonwealth, \$51,319,500, for the year 1864, was $8\frac{69}{100}$ per cent., amounting to \$4,461,410.

By authority of an Act of the legislature of 1864, the Rockland Bank, of Roxbury, has increased its capital stock from \$150,000 to \$300,000.

The Bank of the Metropolis, in Boston—now in liquidation—makes the following return through its acting Cashier:—Bills in Circulation of denomination of five dollars and upwards, \$63,130; of denominations less than five dollars, “about” \$20,000. Amount of Stocks on deposit with the Auditor, for security of redemption of circulation, \$109,000.

The Cashier of the Mattapan Bank, in Dorchester, reports as follows:—

“There are no Directors of the Mattapan Bank, the only officer remaining being the Cashier. The stockholders were all paid in full in December, 1863, and the balance of the resources of the bank sold to the First National Bank of Dorchester—said National Bank assuming the redemption of all the Mattapan bills in circulation; and after the full redemption of said bills then the surplus remaining would belong to the said First National Bank.”

Amounts due from the Bank are stated to be: Bills in Circulation of denomination of five dollars and upwards, \$3,065; of denominations less than five dollars, \$2,374. Net profits on hand, \$5,556.98.

Resources. Balances in other banks, to be applied to redemption of bills and payable on demand, \$10,996.98.

STATEMENT OF DIVIDENDS—1863.

Average dividend of 39 Banks in Boston—not including those in South Boston—paid in April on \$36,870,000 capital, was $3\frac{48}{100}$ per cent.

Average dividend of 40 Banks in Boston—not including those in South Boston—paid in October on \$37,431,700 capital, was $3\frac{73}{100}$ per cent.

Average dividend of 134 Banks out of Boston—including those in South Boston—paid in April on \$27,812,500 capital, was $3\frac{56}{100}$ per cent.

Average dividend of 138 Banks out of Boston—including those in South Boston—paid in October on \$28,544,500 capital, was $3\frac{68}{100}$ per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April, on \$64,682,500 capital, was $3\frac{52}{100}$ per cent.

Average dividend of 178 Banks in the Commonwealth, paid in October, on \$65,976,200 capital, was $3\frac{71}{100}$ per cent.

Average rate of dividend upon the Banking Capital of the Commonwealth, \$67,141,200, for the year 1863, was $7\frac{3}{100}$ per cent., amounting to \$4,719,845.52.

The following named Banks having, on or before the twenty-ninth day of October, become Banking Associations under laws of the United States, report their outstanding Circulation—required by a statute of the Commonwealth, approved May 5, 1864—as given below, amounting in the aggregate to \$4,006,454:

N A M E.	Location.	Bills of \$5 and upwards.	Bills of less than \$5.	Aggregates of Circulation.
Blackstone, . . .	Boston, . . .	\$401,795	\$51,587	\$453,382
Continental,* . . .	Boston, . . .	120,365	30,006	150,371
Granite,	Boston, . . .	19,685	10,345	30,030
Hide and Leather, . . .	Boston, . . .	149,000	74,503	223,503
Market,	Boston, . . .	73,835	26,428	100,263
Merchants',	Boston, . . .	283,500	†	283,500
Mutual Redemption, . . .	Boston, . . .	128,015	†	128,015
National,	Boston, . . .	17,303	†	17,303
North,	Boston, . . .	521,107	†	521,107
Republic, (of the,)* . . .	Boston, . . .	49,060	15,315	64,375
Safety Fund,*	Boston, . . .	39,400	13,299	52,699
Haverhill,	Haverhill, . . .	71,128	†	71,128
Union,	Haverhill, . . .	82,877	†	82,877
Commercial,	Salem,	34,780	29,309	64,089
Harvard,*	Cambridge, . . .	129,020	56,314	185,334
Merchants',	Lowell,	65,440	32,724	98,164
Central,	Worcester, . . .	158,575	31,559	190,134
City,	Worcester, . . .	208,700	36,864	245,564
Worcester,	Worcester, . . .	99,355	26,845	126,200
Holyoke,	Northampton, . . .	61,865	12,352	74,217
Greenfield,	Greenfield, . . .	96,035	23,328	119,363
Monson,	Monson,	131,075	24,480	155,555
Springfield,	Springfield, . . .	103,500	18,549	122,049
Mount Wollaston,	Quincy,	47,000	18,347	65,347
Union,	Weymouth, . . .	77,445	17,751	95,196
Fairhaven,	Fairhaven, . . .	148,816	34,039	182,855
Wamsutta,	Fall River, . . .	15,105	4,104	19,209
Marine,	New Bedford, . . .	68,375	16,250	84,625

* Corporations organized under General Statutes. The amount of stocks on deposit with the Auditor of the Commonwealth, for security of the redemption of circulation by said Banks respectively, is rendered as, by the Continental, \$205,000; Republic, \$168,500; Safety Fund, \$150,400; Harvard, \$192,000.

† None issued.

‡ Not classified.

The following Table shows the Aggregates of Banks in 1863.

	36 Incorporated Banks. in Boston.	6 organized under the General Law.	Aggregates of 42 Banks in Boston.	141 Banks out of Boston.*	Aggregate of 183 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,700,000 00	\$38,231,700 00	\$28,909,500 00	\$67,141,200 00
Bills in circulation of denomination of five dollars and upwards,	5,889,591 50†	1,000,425 00	6,890,016 50	17,341,708 00	24,231,724 50
Bills in circulation of denomination less than five dollars,	1,227,427 50†	309,121 00	1,536,548 50	4,242,730 00	5,779,278 50
Net profits on hand,	3,306,004 09	218,411 73	3,524,415 82	2,931,537 20	6,455,953 02
Balances due to other banks,	12,981,510 78	350,750 01	13,332,260 79	419,930 87	13,752,191 66
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	33,418,522 76	3,597,920 52	37,016,443 28	14,667,779 45	51,684,222 73
Cash deposited bearing interest,	827,908 94	397,184 94	1,225,093 88	239,760 00	1,464,853 88
Total amount due from the banks,	92,182,665 57	9,573,813 20	101,756,478 77	68,752,945 52	170,509,424 29
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	7,290,977 24	567,784 38	7,858,761 62	1,597,956 34	9,456,717 96
Real Estate,	930,102 87	—	930,102 87	797,296 39	1,727,399 26
Bills of banks in this and of the other New England States,	7,637,060 98	795,230 78	8,432,291 76	901,313 81	9,333,605 57

Balances due from other banks, . . .	\$4,724,308 72	\$680,835 69	\$5,405,144 41	\$559,789 41	\$5,964,933 82
Balances in other banks to be applied to redemption of bills, and payable on demand,†	- -	- -	- -	6,527,079 42	6,527,079 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from banks, . . .	71,600,215 76	7,529,962 35	79,130,178 11	58,369,510 15	137,499,688 26
Total amount of the Resources of the banks, .	92,182,665 57	9,573,813 20	101,756,478 77	68,752,945 52	170,509,424 29
Amount of Dividends since the last annual return, with dates, (for rates see page 68,) .	April, 1863, 1,172,482 47	April, 1863, 112,082 47	April, 1863, 1,284,564 94	April, 1863, 990,275 00	April, 1863, 2,274,839 94
Amount of Reserved Profits at the time of declaring the last dividends, . . .	October, 1863, 1,272,723 11	October, 1863, 122,082 47	October, 1863, 1,394,805 58	October, 1863, 1,049,800 00	October, 1863, 2,444,605 58
Amount of Debts due to the banks, secured by pledge of their stock, . . .	3,100,906 67	184,173 71	3,285,080 38	2,757,288 09	6,042,368 47
Amount of Debts due and not paid, and considered doubtful, . . .	264,139 48	248,832 25	512,971 73	280,838 86	793,810 59
Amount of Liabilities of Directors, . . .	107,120 63	13,000 00	120,120 63	457,213 83	577,334 46
Amount of stocks deposited with the Auditor,§	2,828,846 83	156,395 72	2,985,242 55	5,137,055 08	8,122,297 63
	- -	2,731,850 00	2,731,850 00	186,000 00	2,917,850 00

* Including Banks in *South Boston*, required to be classed with Banks out of Boston—and Harvard Bank in Cambridge, organized under General Law.

† Halves of certain notes being redeemed explains the fractions.

‡ This question refers only to Banks out of Boston.
§ This question refers only to Banks organized under the General Law.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1864.

	BOSTON.				
	Franklin Savings Bank.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	South Boston Savings Bank.
Number of Depositors,	1,898	32,644	13,222	2,776	347
Amount of Deposits,	\$403,853 28	\$8,051,699 84	\$4,114,181 26	\$249,033 70	\$34,520 86
Public Funds,	185,000 00	2,433,095 90	1,429,100 00	94,000 00	14,000 00
Loans on public funds,	25,000 00	211,700 00	155,000 00	5,000 00	-
Bank Stock,	66,175 21	1,034,480 00	380,075 00	47,247 70	-
Loans on bank stock,	5,600 00	29,650 00	15,000 00	1,300 00	-
Deposits in banks, bearing interest,	11,659 28	-	-	13,158 00	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	50,000 00	-	-	-
Loans on mortgage of real estate,	70,400 00	1,980,066 66	1,040,000 00	85,104 41	18,177 00
Loans to county, or town,	55,000 00	811,900 00	275,000 00	10,000 00	-
Loans on personal security,	2,000 00	1,737,000 00	819,000 00	5,693 65	-
Cash on hand,	186 70	130,429 54	100,903 53	13,392 99	2,659 52

Rate and amount of ordinary Dividend for last year,	4 per cent., \$14,865 08	4 per cent., \$289,248 29	4 per cent., \$134,513 93	5 per cent., \$10,551 59	4 per cent., \$364 52
Average annual per cent. of Dividends, ending at time of and including last extra, . . .	7 per cent.	7 per cent.	7 per cent.	7 per cent.	- - -
Extra Dividend, when declared,	Every 3 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	2,000 00	27,565 63	12,937 99	1,100 00	Nothing.

Franklin Savings Bank.—Public Funds—Soldiers special deposit, \$300; United States bonds and certificates, 185,000.
Loans on Public Funds—Massachusetts bonds, \$5,000; City of Boston do., 20,000.
Bank Stock owned—Continental National, \$24,417.75; Webster, 2,905.75; Revere, 13,519.88; New England, 4,170; Atlas, 3,727; Second National, 3,184.33; North, 9,250.50; Third National, Springfield, 5,000.
Loans on Bank Stock—On 42 shares Boston, and \$8,000 United States bonds, 5,600.
Deposit in Bank bearing interest—Continental National Bank, \$11,659.28.
Loan to County or Town—City of Boston, \$55,000.

Provident Institution for Savings.—Public Funds—United States scrip, \$1,477,125.09; Massachusetts scrip, 370,970.81; Rhode Island do., 455,000; Vermont do., 50,000; Maine do., 80,000.
Loans on Public Funds—United States securities, \$61,700; Massachusetts scrip, 150,000.
Bank Stock owned—Atlantic, \$21,500; Atlas, 45,000; Boston, 35,000; Columbian, 42,800; City, 31,500; Continental, 33,400; Eagle, 45,000; Globe, 31,500; Hamilton, 22,500; Hide and Leather National, 22,500; Massachusetts, 22,500; Market National, 52,000; Merchants, 75,000; New England, 23,900; North, 30,700; Revere, 20,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers, 50,000; Second National, 39,800; Tremont, 67,400; Union, 31,200; Washington, 33,700; Webster, 188,100.
Loans on Bank Stock—147 North, \$13,000; 100 Tremont, 9,000; 50 Dedham, 4,500; 20 Atlas, 7 Boylston, and 10 Eagle, 3,150.
Railroad Stock held in forfeiture—22 shares Cheshire Railroad, taken in liquidation of a debt, \$1,275.

Suffolk Savings Bank.—Public Funds—United States Scrip, \$310,000; Massachusetts do., 231,100; Boston do., 130,000; Roxbury, 13,000; New Hampshire bonds, 10,000; United States Certificates deposit, 60,000; United States debt certificates, 415,000; Maine bonds, 50,000; Rhode Island do., 210,000.
Loans on Public Funds—United States debt certificates, \$70,000; United States scrip, 35,000; do., and debt certificates, 50,000.
Bank Stock owned—Market, \$10,500; Atlas, 41,600; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather Dealers, 10,000; Granite, 12,700; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants, 53,200; Columbian, 35,000; Massachusetts, 5,000; Webster, 37,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.
Loans on Bank Stock—70 Suffolk, \$5,000; 117 North, 10,000.

East Boston Savings Bank.—Public Funds—United States bonds, \$65,000; debt certificates, 29,000.
Loans on Public Funds—United States certificates of indebtedness, \$5,000.
Bank Stock owned—Merchants, \$2,771.87; Webster, 3,000; National, 2,500; Maverick, 10,000; Howard, 4,065; Traders, 2,027.50; North, 3,150; Eagle, 2,733.33; Granite, 2,175; Exchange, 230; Bank of North America, 5,000; Bank of Commerce, 5,145; Bank of the Republic, 5,150.
Loans on Bank Stock—10 Maverick, \$500; 10 Blackstone, 800.
Deposit in Bank bearing interest—National Hide and Leather, \$13,158.

South Boston Savings Bank.—Public Funds—United States bonds, \$13,700; treasury notes, 300.

	CHELSEA.	ANDOVER.	DANVERS.	GLOUCESTER.	HAVERHILL.
	Chelsea Savings Bank.	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.
Number of Depositors,	1,850	1,642	1,725	1,412	4,699
Amount of Deposits,	\$218,916 72	\$377,314 88	\$353,520 56	\$252,639 97	\$1,061,736 58
Public Funds,	33,000 00	164,500 00	144,623 33	76,000 00	303,000 00
Loans on Public Funds,	- -	500 00	1,000 00	- -	4,850 00
Bank Stock,	22,504 60	68,500 00	77,100 00	76,790 50	242,500 00
Loans on bank stock,	- -	- -	6,490 00	- -	22,950 00
Deposits, in banks, bearing interest,	- -	3,241 39	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -	- -
Loans on mortgage of real estate,	100,705 00	151,901 20	95,339 33	47,300 00	452,300 00
Loans to county, or town,	59,000 00	14,500 00	8,500 00	58,500 00	20,500 00
Loans on personal security.	1,000 00	11,750 00	17,401 00	1,000 00	1,000 00
Cash on hand,	3,040 26	3,541 79	3,066 90	2,654 33	12,639 65

Rate and amount of ordinary Dividend for last year,	5 per cent., \$8,234 19	4 per cent., \$13,654 55	5 per cent., \$15,215 41	4 per cent., \$8,450 74	5 per cent., \$47,957 88
Average annual per cent of Dividends ending at time of and including last extra, . . .	7 per cent.	6 per cent.	6 $\frac{3}{8}$ per cent.	7 per cent.	6 $\frac{1}{2}$ per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	2,090 58*	650 00	- - -	700 00	2,071 95

Chelsea Savings Bank.—Public Funds—United States bonds, \$33,000.
Bank Stock owned—Tradesman's, \$2,870; North, 1,014.50; Howard, 1,925; Eliot, 2,050; Bank of Commerce, 1,022.50; Exchange, 3,022.35; Bank of North America, 1,037.50; Boylston, 2,387; Atlas, 3,010; Suffolk, 1,050; Eagle, 3,115.75.

Andover Savings Bank.—Public Funds—New Hampshire bonds, \$20,000; United States bonds, 27,000; 5-20 do., 49,500; debt certificates, 68,000.

Loans on Public Funds—United States bonds, \$500.
Bank Stock owned—Andover, \$15,000; Bay State, 7,500; Bank of the Republic, 15,000; First National, 2,500; Revere, 15,000; Merchants', Boston, 2,500; Webster, 5,000; Blackstone, 6,000.

Deposit bearing interest in Andover Bank, \$3,241.39.

Danvers Savings Bank.—Public Funds—United States bonds, treasury notes and debt certificates, \$144,623.33.

Loans on Public Funds—City of Portland bond, \$1,000.

Bank Stock owned—Revere, \$10,000; Exchange, 8,000; Howard, 4,500; Commerce, 8,000; Tremont, 1,500; Washington, 6,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Rockport, 1,000; First National in Salem, 700; N. America, 2,200; Village, 11,100.

Loan on Bank Stock—103 Village, \$6,490.

Cape Ann Savings Bank.—Public Funds—United States bonds and certificates, \$76,000.

Bank Stock owned—Gloucester, \$10,698.50; Tremont, 4,366; Village, 3,375; Exchange, 4,185.70; Safety Fund, 5,030; Commerce, 3,015.25; Merchants', 511.25; Atlas, 1,248; Webster, 512.50; Republic, 5,020; Rockport, 5,706; Shawmut, 3,972.88; Blackstone, 6,706.25; Globe, 1,100; Howard, 2,000; Freeman's, 1,720; Eagle, 2,760.17; National, 3,560.50; Atlantic, 4,260; Cape Ann, 7,042.50.

Haverhill Savings Bank.—United States bonds and certificates, \$303,000.

Loans on Public Funds—Town of Haverhill bond, \$500; United States, 5-20's, \$4,350.

Bank Stock owned—Essex, \$16,700; Merrimac, 14,700; Andover, 3,200; Malden, 10,000; Blackstone, 10,000; Eagle, 4,000; Faneuil Hall, 4,000; Maverick, 10,000; North, 10,000; Republic, 15,000; Shawmut, 10,000; State, 600; Webster, 10,000; Haverhill National, 24,000; First National in Haverhill, 5,000; Bay State, 1,500; Atlas, 10,000; Columbian, 4,000; Exchange, 14,000; Howard, 10,000; National, 20,000; North America, 20,000; Safety Fund, 5,000; Shoe and Leather Dealers', 800; Traders', 10,000.

Loans on Bank Stock—Essex, \$7,400; Haverhill, 2,650; Merrimac, 1,300; Malden, 1,800; Mechanics', Boston, 9,800.

* Including taxes.

	LAWRENCE.	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.
	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and vicinity.	Rockport Savings Bank.	Salem Savings Bank.
Number of Depositors,	2,787	2,446	6,764	507	11,336
Amount of Deposits,	\$505,739 81	\$412,423 05	\$1,727,326 06	\$65,341 46	\$2,607,162 08
Public Funds,	235,000 00	60,000 00	293,177 50	16,871 90	1,166,001 25
Loans on public funds,	- -	4,250 00	6,500 00	- -	1,500 90
Bank Stock,	133,050 00	45,700 00	746,362 50	23,250 00	263,582 80
Loans on bank stock,	3,150 00	8,590 00	1,400 00	1,520 00	11,000 00
Deposits, in banks, bearing interest,	- -	10,000 00	10,194 95	- -	21,013 77
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	45,000 00	- -	- -
Loans on mortgage of real estate,	73,971 00	145,133 00	293,244 34	14,943 84	315,837 23
Loans to county, or town,	50,000 00	100,040 00	324,314 00	8,000 00	738,575 48
Loans on personal security,	39,810 00	22,920 00	31,019 68	- -	187,400 00
Cash on hand,	2,071 86	22,711 25	8,949 77	2,941 35	21,180 68

Rate and amount of ordinary Dividend for last year,	4 per cent., 17,969 69	5 per cent., 17,882 11	5 per cent., 82,958 38	5 per cent., 2,445 66	5 per cent., 117,972 28
Average annual per cent. of Dividends ending at time of and including last extra,	6½ per cent.	6 per cent.	7½ per cent.	6½ per cent.	6½ per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	5,290 82	1,163 51	3,000 00	100 00	6,154 83

Essex Savings Bank.—Public Funds—United States scrip, \$225,000; Maine, 10,000. Bank Stock owned—Bay State, \$19,500; Webster, 15,000; Suffolk, 6,000; Shawmut, 2,000; Merchants', 5,700; First National, 10,000; Union, 1,000; Atlas, 5,000; Maverick, 3,100; Hide and Leather, 5,000; Revere, 15,000; Tremont, 6,000; Howard, 6,000; Massachusetts, 1,250; Bank of the Republic, 15,000; Bank of North America, 7,500; Bank of Commerce, 10,000.

Loan on Bank Stock—50 Bay State, \$3,150.

Lynn Institution for Savings.—Public Funds—United States bonds, \$50,000; Massachusetts Union Fund, 10,000.

Loans on Public Funds—\$2,250 on United States bonds, 2,500; 2,000 on City of Lynn bonds, 2,000.

Bank Stock owned—Lynn Mechanics', \$10,000; Loughton, 5,000; City, Lynn, 5,000; Columbian, Boston, 6,700; Suffolk, 5,000; Hide and Leather, 5,000; New England, 5,000; Shoe and Leather Dealers', 2,000; Exchange, Boston, 2,000.

Loans on Bank Stock—10 Exchange, \$900; 18 Lynn Mechanics', 1,340; 30 City Bank of Lynn, 2,450; 50 Loughton, 3,900.

Deposit bearing interest—United States Treasury, Boston, \$10,000.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States scrip, \$109,530; Massachusetts, 12,000; Maine, 134,025; Connecticut, 10,000; Rhode Island, 27,562.50.

Loans on United States bonds, \$6,500.

Bank Stock owned—Atlas, \$50,000; Atlantic, 12,200; Blackstone National, 2,300; Boston, 11,850; City, 10,800; Columbian, 30,000; National Bank of Commerce, 29,575; Eagle, 24,200; Elhot National, 2,400; National Exchange, 10,000; Panvil Hall, 12,900; Freeman's, 13,500; Globe, 8,300; Second National, 29,600; Hamilton, 10,000; National Hide and Leather, 10,000; Howard, 10,000; Market National, 62,985; Massachusetts, 8,250; Maverick, 16,300; Merchants' National, 18,200; New England, 10,000; North National, 16,300; Bank of North America, 4,500; Revere, 22,000; First National, 10,000;

Deposits in Banks bearing interest—Merchants', \$11,013.77; Naumkeag, 10,000.

Shawmut, 15,000; Shoe and Leather Dealers', 47,159.50; State, 6,180; Suffolk, 35,324; Traders', 24,100; Tremont, 37,556; Union, 20,800; Washington, 35,300; Webster, 22,525; Mechanics', Newburyport, 21,500; Merchants', do., 23,508; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock—7 Mechanics', Newburyport, \$500; 10 Grand, 900.

Deposit in Bank bearing interest—First National, Newburyport, \$10,194.95.

NOTE.—“Invested in Real Estate” includes \$25,000, owned in Fifty Associates' Corporation, Boston. Included in “Loans on Personal Security,” is annuity in trust in Massachusetts Hospital Life Insurance Company, \$6,897.68; Loans to Corporations, \$4,830.

Rockport Savings Bank.—Public Funds—United States certificates, \$6,971.90; 5-20 bonds, 5,300; 10-40 do., 1,600; 7 3-10 do., 3,000.

Bank Stock owned—National, \$1,500; North America, 700; Webster, 1,500; Howard, 1,000; Bank of Commerce, 1,500; Tremont, 1,200; Revere, 1,000; Bank of Republic, 3,000; Hide and Leather, 1,000; Blackstone, 1,600; Granite, 600; Cape Ann, 3,300; Gloucester, 400; Village, 750; Rockport, 4,200.

Loans on Bank Stock—Rockport, \$1,160; Gloucester, 360.

Salem Savings Bank.—Public Funds—United States 5 and 6 per cent. bonds, \$508,406.25; debt certificates, 302,595; Vermont, 25,000; Connecticut, 30,000.

Loan on Public Funds—On United States bonds, \$1,500.

Bank Stock owned—Exchange, \$4,733.33; Marblehead, 1,700; Asiatic, 10,341; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 3,400; Beverly, 625; Merchants', 41,083.47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; National Hide and Leather, 15,000; First National of Boston, 20,000.

Loans on Bank Stock—Loughton, \$6,000; Marblehead, 1,000; Grand, 4,000.

	SALISBURY.	CAMBRIDGE.		CHARLESTOWN.	CONCORD.
	Provident Institution for Savings in Salisbury and Amesbury.	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors,	2,284	2,185	1,054	6,312	3,772
Amount of Deposits,	\$449,156 35	\$550,911 06	\$204,046 75	\$1,759,804 31	\$789,082 71
Public Funds,	173,000 00	123,761 26	101,712 48	559,162 25	291,000 00
Loans on public funds,	3,400 00	12,000 00	- -	1,800 00	1,500 00
Bank Stock,	97,295 00	20,700 00	17,095 33	46,949 00	194,560 00
Loans on bank stock,	150 00	2,000 00	300 00	2,175 00	300 00
Deposits, in banks, bearing interest,	- -	- -	- -	- -	- -
Loans on railroad stock,	150 00	- -	- -	- -	- -
Invested in real estate,	2,500 00	- -	- -	60,000 00	- -
Loans on mortgage of real estate,	56,400 00	345,275 00	72,025 00	866,150 00	288,295 55
Loans to county, or town,	63,100 00	- -	14,500 00	301,845 00	37,703 00
Loans on personal security,	67,015 00	39,240 00	- -	51,350 00	14,775 00
Cash on hand,	3,364 32	7,934 80	413 94	2,650 39	11,104 23

Rate and amount of ordinary Dividend for last year,	7 per cent., —	5 per cent., \$22,720 95	4 per cent., \$6,835 69	4 per cent., \$58,149 25	4 per cent., \$28,725 43
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6½ per cent.	7½ per cent.	7½ per cent.	7 per cent.	7 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	722 34	6,392 16*	510 00	5,536 26	8,276 71†

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States bonds, \$90,000; debt certificates, 10,000; Massachusetts, 9,000; Maine, 15,000; New Hampshire, 4,000; Vermont, 5,000; City of Boston, 5,000; Roxbury, 5,000; Chelsea, 25,000; Augusta, Me., 4,000; Gardiner, 1,000.
Loan on Public Funds—United States bonds, \$3,800.
Bank Stock owned—Eliot, \$2,500; Atlantic, 1,500; Webster, 4,000; Maverick, 2,000; New England, 1,500; Hide and Leather, 5,000; Columbian, 3,500; Union, 2,500; Tremont, 3,700; Boston, 2,150; Globe, 2,500; Shoe and Leather Dealers', 2,500; Howard, 2,000; Eagle, 3,500; Merchants', 3,500; Granite, 1,200; Shawmut, 3,700; Faneuil Hall, 1,300; Suffolk, 3,800; Bank of Commerce, 4,000; State, 3,120; City, 1,000; Blackstone, Boston, 3,000; Boylston, 2,000; Exchange, Boston, 5,000; Atlas, 5,000; Traders', 1,800; Revere, 5,000; Bank of the Republic, 2,000; First National, Boston, 1,500; Bay State, 3,375; Railroad, 3,150; Salisbury, 5,000.
Loan on Bank Stock—2 Powow River, \$150.
Loan on Railroad Stock—2 shares of the Boston and Maine Railroad, \$150.
Savings Institution in Cambridge—Public Funds—United States bonds, \$123,761 26.
Loan on Public Funds—On 20,000 United States bonds, \$12,000.
Bank Stock owned—Bank of Commerce, \$2,044; Cambridge, 630; Charles River, 2,526; Lechmere, 2,200; Revere, 5,000; Continental, 8,300.
Loan on Bank Stock—25 New England, \$2,000.
Cambridgeport Savings Bank.—Public Funds—United States bonds, \$64,033.76; United States debt certificates, 37,678.72.

Bank Stock owned—40 Cambridge, \$4,175; 40 Eliot, 3,995.33; 25 Webster, 2,525; 14 Cambridge City, 1,400; 50 Harvard, 5,000.
Loan on Bank Stock—3 Blackstone, \$300.
Due to Cambridge Bank, on interest—\$2,000.
Warren Institution for Savings.—Public Funds—United States securities, \$508,437.25; Massachusetts do., 20,000; Connecticut do., 10,325; Maine, 20,400.
Loans on Public Funds—United States bonds, \$1,800.
Bank Stock owned—City, Boston, \$1,980; Shoe and Leather, 5,233; State, 1,815; Market, 3,815; Eagle, 6,834; Hide and Leather, 10,000; Massachusetts, 5,720; Bunker Hill, 11,552.
Loans on Bank Stock—33 Railroad, and 4 Bunker Hill, \$2,175.
Middlesex Institution for Savings.—Public Funds—United States bonds, \$253,000; Maine, 19,000; Vermont, 5,000; Rhode Island, 14,000.
Loan on Public Funds—United States bonds, \$1,500.
Bank Stock owned—Boston, National, \$10,000; Second National, Boston, 2,500; Merchants', 15,000; Hide and Leather, 4,500; Blackstone, 5,000; Safety Fund, 2,800; Revere, 15,000; Webster, 15,000; City, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Columbian, 6,700; Shoe and Leather, 10,000; Traders', 2,500; Commerce, 15,000; Tremont, 7,500; North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Lowell, 900; Framingham, 500.
Loans on Bank Stock—5 Concord, \$100; 5 Prescott, 200.

† Including tax, \$6,746.34.

* Including \$5,117.16 for taxes.

	LOWELL.			MALDEN.	
	FRAMINGHAM.	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.	Malden Savings Bank.
	Framingham Savings Bank.				
Number of Depositors,	1,662	5,833	4,706	852	425
Amount of Deposits,	\$364,912 28	\$1,644,781 65	\$1,278,154 16	\$223,557 93	\$38,497 35
Public Funds,	100,000 00	310,681 25	670,200 00	129,000 00	5,000 00
Loans on public funds,	15,250 00	3,400 00	- -	7,500 00	- -
Bank Stock,	82,900 00	263,075 00	231,660 00	57,400 00	505 00
Loan on bank stock,	1,577 00	13,600 00	- -	4,000 00	- -
Deposits, in banks, bearing interest,	- -	48,000 00	57,000 00	10,000 00	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	1,500 00	- -	20,334 06	- -	- -
Loans on mortgage of real estate,	119,278 00	428,545 00	45,100 01	15,800 00	15,990 00
Loans to county, or town,	26,350 00	453,300 00	251,975 00	3,000 00	14,500 00
Loans on personal security,	8,630 00	121,400 00	- -	2,685 00	- -
Cash on hand,	8,837 09	2,780 40	1,885 09	1,266 37	2,502 35

Rate and amount of ordinary Dividend for last year,	— 15,476 37	4½ per cent., 70,289 93	4 per cent., 40,819 00	5 per cent., 8,043 14	5 per cent., 1,440 01
Average annual per cent. of Dividends ending at time of and including last extra,	6 ⁶⁷ / ₁₀₀ per cent.	6 ⁸⁵ / ₁₀₀ per cent.	7 ⁴⁶ / ₁₀₀ per cent.	8 per cent.	—
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 3 years.	—
Annual Expenses of the institution,	950 00	3,260 98	2,975 00	450 00	200 00

Framingham Savings Bank.—Public Funds—United States stocks, \$100,000.
Loans on Public Funds—\$16,500 United States 6's, 15,000; \$300 5-20's, 250.
Bank Stock owned—Bank of Commerce, \$15,800; Eliot, 5,200; Framingham, 2,000;
Second National, 2,000; Howard, 5,000; National Hide and Leather, 12,000; Maverick,
4,900; Mount Vernon, 8,500; Boston National, 2,500; National Bank of Republic,
6,000; First National, 16,500; Traders', 1,000; Webster, 1,500.
Loans on Bank Stock—15 Framingham, \$1,250; 5 Second National, 327.

City Institution for Savings, Lowell.—Public Funds—United States debt certificates and deposit in Assistant Treasury, Boston, \$285,681.25; Maine bonds, 25,000.
Loan on Public Funds—On \$3,500 United States bonds, 3,400.
Bank Stock owned—Appleton, \$20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 15,200; Boylston, 4,000; Shawmut 5,000; Exchange, 5,000; Second National, 14,400; Blackstone National, 15,000; Boston do., 13,500; Hide and Leather do., 5,000; First National, Boston, 25,000; National Bank of Republic, 19,000; Eliot, 5,000; Webster, 10,500; Atlas, 12,000; Howard, 500; Revere, 25,000; Bank of Commerce, 16,500; North America, 19,200; Pemberton, 5,000; Bay State, 1,375; Bunker Hill, 2,000.
Loans on Bank Stock—119 Appleton, \$10,000; 20 Pemberton, 1,800; 10 Bunker Hill and 15 Wamesit, 1,800.
Deposits in Banks bearing interest—Wamesit, \$30,000; Appleton, 18,000.

Lowell Institution for Savings.—Public Funds—United States bonds, \$232,200.81, 5-20's, 119,000; debt certificates, 319,000.

Bank Stock owned—Eagle, \$53,600; Lowell, 16,300; Bank of Commerce, 23,000; Bank of North America, 20,000; Columbian, 15,600; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Bunker Hill, 7,000; Tremont, 6,000; Railroad, 5,100; Boston, 4,500.
Deposits bearing interest—In Traders', \$50,000; Merchants', 7,000.

Mechanics' Savings Bank.—Public Funds—United States bonds and debt certificates, \$119,000; State of Vermont bonds, 10,000.
Loan on Public Funds—On \$9,000 United States 5-20 bonds, 7,500.

Bank Stock owned—Malden, \$6,800; Atlas, 6,200; Commerce, 6,000; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 3,200; North America, 2,800; Maverick, 2,400; Eliot, 1,500; Mount Vernon, 1,000; City, Boston, 900; Howard, 500; Republic National, 5,500; Blackstone do., 5,000; Merchants' do., 1,500; Hide and Leather, 1,300; First National, 800; Merchants' National, Lowell, 2,000.
Loans on Bank Stock—26 Appleton and 20 First National, Lowell, \$4,000.
Deposit with Treasurer of Commonwealth, on interest—\$10,000.

Malden Savings Bank.—Public Funds—United States debt certificate and bonds, \$5,000.
Bank Stock owned—Malden, \$505.

	MARLBOROUGH.	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.
	Marlborough Savings Bank.	Institution for Savings in Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.
Number of Depositors,	311	388	1,196	693	4,347
Amount of Deposits,	\$31,950 36	\$51,954 53	\$246,029 12	\$123,575 73	\$936,059 59
Public Funds,	10,000 00	7,500 00	28,000 00	35,600 00	149,425 00
Loans on public funds,	- -	- -	- -	160 00	82,000 00
Bank Stock,	13,000 00	4,805 00	16,992 00	20,000 00	156,600 00
Loans on bank stock,	- -	- -	- -	600 00	- -
Deposits, in banks, bearing interest,	- -	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	500 00	- -	10,000 00
Invested in real estate,	- -	- -	- -	- -	- -
Loans on mortgage of real estate,	4,400 00	34,782 55	152,687 80	15,986 70	366,719 91
Loans to county, or town,	4,400 00	3,125 00	23,950 00	28,000 00	137,300 00
Loans on personal security,	100 00	3,200 00	74,356 00	23,475 00	112,933 35
Cash on hand,	990 82	634 07	5,681 66	5,521 84	36,259 90

Rate and amount of ordinary Dividend for last year,	5 per cent. —	5 per cent. \$1,860 00	4 per cent. \$11,878 09	5 per cent. \$5,241 83	4 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra, . . .	5 per cent.	5½ per cent.	5½ per cent.	7 per cent.	6¼ per cent.
Extra Dividend, when declared,	—	Every 5 years.	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	100 00	125 00	700 00	350 00	1,700 00

<p><i>Marlboro' Savings Bank.</i>—Public Funds—United States bonds, \$10,000. Bank Stock owned—First National, Marlboro', \$13,000.</p> <p><i>Institution for Savings in the Town of Newton.</i>—Public Funds—United States bonds, \$7,500. Bank Stock owned—Revere, \$2,000; Newton, 1,100; Harvard, 1,000; Bank of Brighton, 480; Waltham, 225.</p> <p><i>Waltham Savings Bank.</i>—Public Funds—United States debt certificates, \$28,000. Bank Stock owned—Revere, \$5,000; Newton, 500; Mount Vernon, 5,000; Waltham, 3,992; Third National, Boston, 2,500. Loans on Railroad Stock—Fitchburg, \$500.</p>	<p><i>Clinton Savings Bank.</i>—Public Funds—United States bonds, \$35,600. Loan on Public Funds—United States bonds, \$160. Bank Stock owned—First National, Clinton, \$20,000. Loan on Bank Stock—First National, Clinton, \$600.</p> <p><i>Fitchburg Savings Bank.</i>—Public Funds—Vermont, \$15,000; Massachusetts, 20,000; United States bonds, 104,125; deposits in United States sub-treasury, 10,000; treasury notes and bonds, 10,300.</p> <p>Loan on Public Funds—\$82,000 on United States 5-20 bonds. Bank Stock owned—Fitchburg, \$12,500; Rollstone, 10,000; Townsend, 500; Quinsigamond, 3,000; City National, Worcester, 10,000; Atlas, 15,200; Bank of North America, 5,000; North, 10,000; Webster, 10,000; National, 10,000; Revere, 10,000; First National, 16,600; Howard, 10,000; Merchants' National, 18,800; Bank of Commerce, 15,000. Loan on Railroad Stock—Fitchburg and Worcester, \$10,000.</p>
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	LANCASTER.	MILFORD.	MILLBURY.	N. BROOKFIELD.	SOUTHBIDGE.
	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.
Number of Depositors,	1,561	1,137	437	518	1,302
Amount of Deposits,	\$348,112 30	\$178,466 33	\$89,746 71	\$56,600 94	\$253,799 21
Public Funds,	171,742 50	63,000 00	29,305 90	26,500 00	130,380 00
Loans on public funds,	- -	4,900 00	- -	1,000 00	1,300 00
Bank Stock,	47,500 00	17,174 00	15,415 00	5,632 00	22,504 00
Loans on bank stock,	2,360 00	10,234 00	- -	- -	13,280 00
Deposits, in banks, bearing interest,	- -	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -	- -
Loans on mortgage of real estate,	101,475 00	29,736 00	25,075 00	12,166 39	37,150 00
Loans to county, or town,	8,100 00	41,500 00	17,000 00	4,645 00	25,600 00
Loans on personal security,	25,351 67	10,400 00	2,050 00	6,791 00	26,550 00
Cash on hand,	6,601 65	4,247 68	3,435 76	2,392 89	6,924 69

Rate and amount of ordinary Dividend for last year,	5 per cent., \$15,608 94	5 per cent., —	5 per cent., \$3,547 31	5 per cent., \$1,760 11	4 per cent., \$8,766 55
Average annual per cent. of Dividends ending at time of and including last extra,	6½ per cent.	6½ per cent.	6 per cent.	6 per cent.	6 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	3,553 93*	520 00	300 00	125 00	615 83

Lancaster Savings Bank.—Public Funds—United States debt certificates and bonds, \$171,742.50.

Bank Stock owned—City, Lynn; Lancaster, Cambridge, Market, Bank of Commerce, Bank of the Republic, Eliot, Howard, Webster and Second National, \$47,500.

Loans to County or Town—County of Worcester, \$5,000; town of Sterling, 2,000 Clinton, 1,100.

Loan on Bank Stock—Lancaster, \$2,360.

Milford Savings Bank.—Public Funds—United States bonds, \$25,000; debt certificates, 28,000.

Loan on Public Funds—United States bonds, \$4,900.

Bank Stock owned—Milford, \$8,366; Hopkinton, 2,808; Hide and Leather, 4,300; Howard, 1,000; Webster, 700.

Loan on Bank Stock—168 Milford, \$10,234.

Millbury Savings Bank.—Public Funds—United States treasury notes, \$2,000; 5 and 6 per cent. bonds, 27,305.90.

Bank Stock owned—Central National, \$3,210; Worcester, 615; Oxford, 634.50; Millbury, 3,576.50; Citizens, Worcester, 620; Quinsigamond, 2,529; Atlas, 2,140; Bank of Commerce, 1,057.50; Boston National, 1,032.50.

North Brookfield Savings Bank.—Public Funds—United States bonds, \$26,500.

Loans on Public Funds—United States bond, \$1,000.

Bank Stock owned—Hampshire Manufacturers', \$440; Eliot, 1,080; Bank of the Republic, 2,100; First National Bank, Boston, 2,012.

Loan to Town—North Brookfield, \$4,645.

Southbridge Savings Bank.—Public Funds—United States bonds, \$65,000; certificates, 30,000; Massachusetts bonds, 20,000; do. Vermont, 6,000; certificate of loan to Massachusetts, 10,000.

Loans on Public Funds—United States bonds, \$1,300.

Bank Stock owned—Blackstone, Boston, \$1,990; Boylston, 1,145; City, Boston, 1,200; Columbian, 545; New England, 2,350; Revere, 1,768; Washington, 2,006; Southbridge, 11,500.

Loan on Bank Stock—152 Southbridge, \$13,280.

* Including taxes, \$2,915.97.

	WINCHENDON.		WORCESTER.		NORTHAMPTON.	WARE.
	Winchendon Savings Bank.		Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.		
Number of Depositors,	603	14,258	4,243	1,778	1,957	
Amount of Deposits,	\$75,866 76	\$3,170,389 87	\$1,107,945 94	\$340,701 36	\$455,310 83	
Public Funds,	25,500 00	914,400 00	394,000 00	139,000 00	181,830 00	
Loans on public funds,	- -	22,005 00	2,575 00	1,700 00	6,400 00	
Bank Stock,	21,444 50	596,045 78	114,922 81	32,000 00	114,200 00	
Loans on bank stock,	- -	8,970 00	12,970 00	2,400 00	5,520 00	
Deposits, in banks, bearing interest,	- -	75,553 00*	- -	- -	- -	
Loans on railroad stock,	- -	- -	- -	- -	- -	
Invested in real estate,	- -	- -	- -	- -	- -	
Loans on mortgage of real estate,	19,453 59	1,107,711 46	446,839 25	78,582 89	95,225 00	
Loans to county, or town,	2,500 00	411,309 70	27,200 00	22,000 00	20,300 00	
Loans on personal security,	5,865 07	153,812 00	126,325 08	63,561 60	42,965 64	
Cash on hand,	4,799 52	15,098 16	8,890 61	6,384 66	6,406 84	

Rate and amount of ordinary Dividend for the last year,	4½ per cent., \$2,912 66
Average annual per cent. of Dividends ending at time of and including last extra,	6 ³⁷ / ₁₀₀ per cent.
Extra Dividend, when declared,	Every 5 years.
Annual Expenses of the institution,	207 50

Winchendon Savings Bank.—Public Funds—United States scrip, \$25,500.
Bank Stock owned—First National, Boston, \$1,606.50; Mechanics', 3,808; Rollstone, 9,900; Fitchburg, 1,130; First National, Winchendon, 5,000.

Worcester County Institution for Savings.—Public Funds—United States Texan Indemnity, \$3,000; 6 per cent. United States bonds, 318,500; 5-20 do. 251,300; debt certificates, 115,000; Connecticut, 2,800; Maine, 20,000; Massachusetts, 17,000; New Hampshire, 36,800; Rhode Island, 100,000; Vermont, 50,000.

Loans on Public Funds—\$9,305 on 10,650 United States 5-20s; 6,000 on 1,500 5-20s and 4,500 10-40s; 2,600 on 3,000 10-40s; 1,100 on 1,500 sixes; 3,000 on 500 5-20s; 500 Norwiche and Worcester railroad bond, 22 shares Worcester and Nashua Railroad, and 5 shares Central National Bank.

Bank Stock owned—Atlantic, \$5,184; Atlas, 26,200; Boston, 1,230; Bank of Commerce, 24,289.25; Republic, 12,095; North America, 4,073; Blackstone, Boston, 5,306.50; Columbian, 5,412.50; City, 20,487.25; Continental, 5,000; Exchange, Boston, 3,089; Eagle, 9,398.50; Eliot, 4,320; Freeman's, 8,081.75; Second National, 19,624.50; Globe, 1,847.25; Hamilton, 10,150; Hide and Leather, 20,041.25; Howard National, 10,350; Merchants' National, Boston, 15,921; Market, 3,044.25; New England, 19,905.75; North, 4,172.50; Boston National, 10,210.25; Reverse, 25,312.50; Shawmut, 9,797.65; State, 11,204; First National, 25,000; Shoe and Leather Dealers', 1,459.50; Traders', 12,710.19; Tremont, 4,142.75; Union, Boston, 4,045.50; Washington, 20,464.25; Webster, 31,144.03; Blackstone, Uxbridge, 1,015; Fitchburg, 5,100; Grafton, 4,275; Leicester, 5,606; Laneas-ter, 2,000; Millbury, 9,127; Oxford, 4,835.50; Southbridge, 3,022.34; Third National, Springfield, 20,000; Central National, 26,391; City do., 25,109; Worcester do., 38,972.74; Citizens', 23,600; Mechanics', 13,575; Quinsigamond, 18,073.33.

Loans on Bank Stock—800 Suffolk, \$200; 300 City, 270; 300 Grafton, 225; 200 Grafton, 180; 1,000 City, 600; 1,000 Worcester, 300; 5,500 Tremont, 5,000.

Deposits in Bank bearing interest—Worcester National, \$25,553.84; United States treas-ury, 15,000; Massachusetts treasury, 35,000.

Loans on Bank Stock—8 Suffolk, \$200; 19 Webster, 1,700; 20 Eliot, 1,800; 3 City, Worcester, 270; 55 Tremont, 5,000.

* \$50,000 in United States and Massachusetts State Treasuries.

5 per cent., \$152,623 02	5 per cent., \$45,584 29	5 per cent., \$14,546 63	5 per cent., \$19,778 41
5½ per cent. Every 5 years.	6 ³ / ₈ per cent. Every 5 years.	5½ per cent. Every 5 years.	7 per cent. Every 5 years.
7,502 64	2,000 00	1,080 57	1,550 00

Loans on Railroad Stock—See Loans on Public Funds.

Worcester Mechanics' Savings Bank.—Public Funds—United States scrip, \$364,000; bonds of Vermont, 10,000; do. City of Worcester, 20,000.
Loan on Public Funds—United States 5-20 bonds, \$2,575.

Bank Stock owned—Bank of Commerce, \$12,447.50; National, 8,659.37; North, 6,418.75; Traders', 5,062.50; Reverse, 10,000; Mechanics', Worcester, 29,612.69; Wor-cester, 4,542; Central, 5,547.50; City National, Worcester, 18,000; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780; Worcester County, 500.

Loans on Bank Stock—City, Worcester, \$5,000; Mechanics', 4,910; Blackstone, Ux-bridge, 900; Grafton, 2,160.

Northampton Institution for Savings.—Public Funds—United States scrip, \$139,000.
Loans on Public Funds—United States 5-20 bonds, \$1,700.

Bank Stock owned—Safety Fund, \$3,000; Bank of North America, 2,000; Webster, 2,000; Washington, 2,000; Merchants', National, 2,000; Granite, 2,000; Traders', 2,000; National, 4,000; Exchange, 1,000; State, 1,500; Atlantic, 1,000; Bank of Commerce, 2,000; Shawmut, 2,000; City, 4,000; Northampton, 500; First National, Northampton, 1,000.

Loans on Bank Stock—22 Reverse, \$1,000; 16 National, Northampton, 1,400.

Ware Savings Bank.—Public Funds—United States bonds, certificates and treasury notes, \$181,130; Massachusetts debt certificates, 700.
Loan on Public Funds—\$6,400 on 6,900 5-20 bonds.

Bank Stock owned—Hampshire Manufacturers', \$19,200; Monson, 3,500; National, Boston National, 10,000; Webster, 10,000; Reverse, 10,000; First National, Boston, 10,000; 5,000; North American, 5,000; North, 5,000; Traders', 5,000; Washington, 3,000; Eliot, 3,000; Commerce, 3,000.

Loans on Bank Stock—16 Monson, \$1,100; 30 Hampshire Manufacturers', 2,600; 14 Ware, and 15 Southbridge, 1,220; Reverse, 100; 21 Leicester, 500.

	CHICOPEE.		HOLYOKE.		SPRINGFIELD.		WESTFIELD.
	Chicopee Savings Bank.		Holyoke Savings Bank.		Hampden Savings Bank.	Springfield Institution for Savings.	
Number of Depositors,	629		394		1,172	5,134	971
Amount of Deposits,	\$104,319 39		\$63,317 40		\$312,333 89	\$1,382,370 01	\$175,744 59
Public Funds,	16,450 00		11,000 00		85,395 00	542,500 00	110,000 00
Loans on public funds,	1,900 00		- -		14,800 00	82,600 00	1,600 00
Bank Stock,	8,200 00		10,845 50		82,490 50	198,500 00	6,400 00
Loans on bank stock,	- -		- -		2,850 00	4,000 00	6,000 00
Deposits, in banks, bearing interest,	- -		- -		10,000 00	- -	- -
Loans on railroad stock,	- -		- -		- -	- -	- -
Invested in real estate,	- -		- -		- -	9,000 00	- -
Loans on mortgage of real estate,	49,976 04		11,915 00		78,950 00	487,425 00	27,150 00
Loans to county, or town,	6,000 00		14,275 00		12,000 00	76,500 00	5,500 00
Loans on personal security,	24,945 25		12,500 00		32,704 15	19,817 14	21,150 00
Cash on hand,	154 65		3,398 15		6,114 18	2,913 48	1,664 46

Rate and amount of ordinary Dividend for last year,	5 per cent., \$4,285 81	5 per cent., \$2,508 13	5 per cent., \$14,741 44	5 per cent., \$60,376 43	5 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra, . . .	7 per cent.	6½ per cent.	6 per cent.	5½ per cent.	6 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	400 00	695 78*	800 00	4,410 17	227 60

Chicopee Savings Bank.—Public Funds—United States debt certificates and bonds, \$16,450.
Loan on Public Funds—\$2,000 United States 5-20 bond, 1,900.
Bank Stock owned—Cabot, \$3,200, Third National, Springfield, 5,000.
Loan to County or Town—Town of Chicopee, \$6,000.

Holyoke Savings Bank.—Public Funds—United States scrip, \$11,000.
Bank Stock owned—Hadley Falls, \$1,759.50; John Hancock, 1,442; Agawam, 1,732; Westfield, 412; Third National, 5,500.
Loan to County or Town—Town of Holyoke, \$14,275.

Hampden Savings Bank.—Public Funds—United States securities, \$80,395; Connecticut bonds, 5,000.
Loans on Public Funds—\$14,800 on 15,400 United States bonds.
Bank Stock owned—Monson National, \$1,000; Hadley Falls, 1,640; Cabot, 2,130; Hyde and Leather National, 5,000; First National, Boston, 8,300; Revere, 10,000; Republic, 6,000; Webster, 4,292; Merchants' National, 14,302.50; Commerce, 9,312; Agawam, 20,014; Tremont, 500.
Loans on Bank Stock—17 Agawam and 5 Hadley Falls, \$2,000; 6 Agawam, 450; 5 Chicopee, 400.

Springfield Institution for Savings.—Public Funds—United States bonds, \$336,500; debt certificates, 104,000; Boston 5 and 6 per cts., 8,000; City of Hartford, 4,000; New Hampshire, 23,000; Rhode Island, 30,000; Vermont, 14,500; Connecticut, 15,000; Massachusetts, 2,500; Maine, 5,000.
Loan on Public Funds—\$87,000 United States bonds and debt certificates, 82,600.
Bank Stock owned—State, \$7,200; Shawmut, 7,500; Hamilton, 3,000; City, 10,000; North, 5,000; Tremont, 9,000; Traders', 5,000; Atlantic, 4,000; Bank of Commerce, 10,000; North America, 10,000; Boston, 1,000; Exchange, 2,000; Second National, Boston, 10,000; Atlas, 20,000; Howard, 10,000; Washington, 3,000; Eliot, 5,000; Blackstone, 7,000; Columbian, 6,600; Webster, 7,500; Union, 1,900; Eagle, 5,000; Revere, 6,700; First National, Boston, 5,000; Freeman's, 2,500; Second National, Springfield, 11,900; Chicopee, 2,800; Pynchon, 3,000; Agawam, 5,000; Cabot, 8,000; Hadley Falls, 1,900; Hampshire County National, 2,000.
Loans on Bank Stock—20 Westfield, 5 Second National, Springfield, and 6 Chicopee, \$2,300; 10 Pynchon, 700; 12 John Hancock, 1,000.
Westfield Savings Bank.—Public Funds—United States scrip, \$110,000.
Loan on Public Funds—\$1,600 United States bonds, 1,600.
Bank Stock owned—Westfield, \$3,700; Hampden, 200; Hampshire County National, 2,500.
Loan on Bank Stock—68 Westfield, \$6,000.

* Including taxes, \$464.82.

	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.	CANTON.
	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.
Number of Depositors,	3,639	746	500	1,966	528
Amount of Deposits,	\$901,615 41	\$162,048 28	\$81,412 91	\$489,510 33	\$94,214 85
Public Funds,	566,900 00	55,000 00	46,100 00	294,000 00	13,100 00
Loans on public funds,	900 00	9,500 00	-	-	-
Bank Stock,	50,400 00	9,900 00	9,957 83	76,720 00	5,200 00
Loans on bank stock,	3,300 00	1,200 00	-	5,200 00	-
Deposits, in banks, bearing interest,	-	8,378 88	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	1,212 24
Loans on mortgage of real estate,	136,335 36	15,875 00	21,950 00	32,224 00	61,764 37
Loans to county, or town,	68,947 86	17,625 00	-	15,000 00	8,822 55
Loans on personal security,	68,692 84	54,068 00	3,450 00	61,905 00	13,021 00
Cash on hand,	7,039 35	948 67	1,379 91	4,461 33	-

Rate and amount of ordinary Dividend for last year,	5 per cent., \$34,371 41	5 per cent., \$4,797 54	5 per cent., \$2,725 30	— \$17,864 73	4 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6 per cent.	—	6½ per cent.	7 per cent.	6¼ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	—	—	—	Every 5 years.
Annual Expenses of the institution, . . .	2,004 73	489 19	201 00	1,071 66	788 14

Franklin Savings Institution.—Public Funds—United States bonds, \$45,000; 5-20s, 294,000; do. 10-40, 15,000; temporary loan, 13,900; debt certificates, 97,000; Vermont, 22,000; Maine, 25,000; New Hampshire, 25,000; Connecticut River railroad mortgage bonds, 20,000; City of Boston 5 per cent, 10,000.
Loan on Public Funds—\$900 on 1,000 5-20 bond.
Bank Stock owned—Bank of Commerce, \$20,400; Faneuil Hall, 500; Hide and Leather, 3,000; Bank of North America, 6,500; Revere, 8,300; Traders', 1,500; Webster, 10,200.
Loan on Bank Stock—40 Greenfield, \$3,300.
Loans on Personal Security—including \$900 on 5-20 bonds.

North Adams Savings Bank.—Public Funds—10-40's, \$10,000; 5-20, 17,000; 1 year certificates, 28,000.
Loans on Public Funds—\$7,000 on 5 20; 2,500 on 1 year certificate.
Bank Stock owned—Adams, \$5,500; Pittsfield, 3,000; Lee, 1,400.
Loans on Bank Stock—Adams, \$800; Pittsfield, 400.
Deposit bearing interest—Adams Bank, \$8,378.88.

Lee Savings Bank.—Public Funds—United States 5-20s, \$10,000; 6s, 5,100; one year certificates, 31,000.
Bank Stock owned—Lee, \$5,424.50; Adams, 4,533.33.

Berkshire County Savings Bank.—Public Funds—United States bonds, \$137,000; debt certificates, 157,000.
Bank Stock owned—Howard, \$1,200; National Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; North, 3,000; Boston National, 7,000; Webster, 8,000; Revere, 8,000; Bank of Commerce, 8,000; Eagle, 8,000; Merchants', 6,800; Atlantic, 3,000; Lee, 6,720; Cabot, 6,000; Pittsfield, 4,000; Hadley Falls, 2,000.
Loan on Bank Stock—58 Pittsfield, \$5,200.

Canton Institution for Savings.—Public Funds—United States 5-20 bonds, \$13,100.
Bank Stock owned—Neponset, \$8,200; North, 1,500; Market, 500.

	COHASSET.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.
Number of Depositors,	613	2,854	922	1,612	580
Amount of Deposits,	\$147,809 37	\$605,211 85	\$180,454 42	\$369,802 42	\$94,376 30
Public Funds,	45,000 00	69,000 00	53,887 52	148,754 10	48,130 18
Loans on public funds,	- -	900 00	- -	- -	- -
Bank Stock,	30,480 00	31,852 00	25,062 50	49,673 16	9,161 50
Loans on bank stock,	- -	1,800 00	- -	2,450 00	- -
Deposits, in banks, bearing interest,	- -	23,101 01	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	2,354 52	- -
Loans on mortgage of real estate,	57,240 00	449,363 79	72,300 00	156,220 00	11,250 00
Loans to county, or town,	17,000 00	44,500 00	17,000 00	4,000 00	21,850 00
Loans on personal security,	- -	31,738 11	8,700 00	9,000 00	4,900 00
Cash on hand,	2,667 81	23,101 01	8,110 20	6,047 71	1,445 21

Rate and amount of ordinary Dividend for last year,	5 per cent., \$6,413 90	4 per cent., \$22,839 64	5 per cent., \$7,477 98	5 per cent., \$16,223 28	5 per cent., \$4,109 98
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	5½ per cent.	6 per cent.	7 ² / ₁₀ per cent.	- - -
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	- - -
Annual Expenses of the institution,	463 27	1,694 84	711 00	800 00	200 00

Cohasset Savings Bank.—Public Funds—United States bonds, \$38,000, debt certificates, 6,000; City of Roxbury scrip, 1,000.
Bank Stock owned—Atlas, \$2,000; City, 2,400; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 1,000; Maverick, 1,300; Merchants, 2,300; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; First National, 1,000; Shawmut, 2,400; State, 480; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,600.

Dedham Institution for Savings.—Public Funds—United States scrip, \$61,000; Maine bonds, 8,000.
Loan on Public Funds—United States 5-20 bonds, \$900.
Bank Stock owned—Dedham, \$12,987.50; Howard, 2,794.50; Blackstone, 2,612.50; State, 1,451.50; Union, 620; Globe, 1,065; Traders, 1,542.50; People's, 5,930; Bank of Commerce, 2,848.50.
Loans on Bank Stock—Dedham, \$900; Cambridge, 900.
Deposit in Bank bearing interest—Dedham, \$23,101.01.

Dorchester Savings Bank.—Public Funds—United States scrip, \$53,887.52.
Bank Stock owned—First National, Boston, \$1,600; Second do., 607.50; Republic,

2,524; First National, Dorchester, 4,000; City, Boston, 1,562.25; Eagle, 1,772; Suffolk, 1,300; Hamilton, 1,180; Atlas, 1,010; State, 625; Massachusetts, 1,350; Tremont, 1,059.75; Revere, 2,792.25; Commerce, 2,558.75; Blue Hill, 1,121.
Loans to Towns—Dorchester, \$10,000; Milton, 7,000.

Quincy Savings Bank.—Public Funds—United States scrip, \$148,754.10.
Bank Stock owned—Grocers', \$890; Boston National, 2,538.08; North, 2,550; Eliot National, 1,000; Merchants', Boston, 2,657.50; Traders', 3,555; Bank of North America, 5,025; Exchange, Boston, 1,975.33; Webster, 2,000; Washington, 844; State, 2,554.50; Hide and Leather, 1,000; Atlas, 2,606.25; Mount Wollaston, 10,100; Quincy Stone, 10,377.50.
Loans on Bank Stock—5 Exchange, Boston, \$450; 21 Quincy Stone, 2,000.

Randolph Savings Bank.—Public Funds—United States scrip, \$48,130.18.
Bank Stock owned—Bank of North America, \$1,538.75; Eagle, 1,617; New England, 1,100; Howard, 1,072.50; Eliot, 1,075; Blackstone, 1,762; Traders', 996.25.

	ROXBURY.	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.
Number of Depositors,	3,203	1,799	85	732	1,496
Amount of Deposits,	\$814,346 46	\$363,595 45	\$13,183 30	\$214,230 59	\$709,394 48
Public Funds,	283,173 02	- -	4,300 00	88,500 00	261,325 92
Loans on public funds,	8,000 00	113,500 00	- -	- -	- -
Bank Stock,	165,477 07	32,118 23	1,791 00	95,700 00	260,441 50
Loans on bank stock,	11,600 00	- -	- -	1,500 81	- -
Deposits, in banks, bearing interest,	- -	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	4,389 75	- -	- -	- -	- -
Loans on mortgage of real estate,	151,054 18	187,601 50	- -	12,064 43	95,550 00
Loans to county, or town,	110,000 00	- -	4,600 00	4,000 00	20,000 00
Loans on personal security,	62,900 00	27,915 00	3,000 00	15,838 09	86,022 04
Cash on hand,	17,752 44	4,801 12	- -	11,316 15	8,957 08

Rate and amount of ordinary Dividend for last year,	4 per cent. — — —	5 per cent., \$16,134 08	6 per cent. — — —	6 per cent., \$11,514 25	6 per cent., \$40,766 06
Average annual per cent. of Dividends ending at time of and including last extra,	— — —	6 per cent.	— — —	6 per cent.	— — —
Extra dividend, when declared,	Every 5 years.	Every 5 years.	— — —	— — —	— — —
Annual Expenses of the institution,	\$2,800 00	450 00	— — —	850 00	1,600 00

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States 5 and 6 per cent. bonds, \$170,386.15; debt certificates, 68,796.87; Maine 6 per cent. bonds, 6,000; Rhode Island do., 16,550; Vermont do., 11,440; loan to Massachusetts, 10,000.

Loans on Public Funds—on \$2,000 city of Albany bonds and 2,000 United States bonds, 4,000; 2,000 Old Colony and Fall River railroad do., 2,000; 2,000 city of Portland do., 2,000.

Bank Stock owned—Traders', \$1,970; Second National, 3,000; Market National, 2,500; State, 2,010.10; Washington, 31,494; North National, 21,980.47; Atlas, 4,000; Commerce, 2,000; Atlantic, 5,000; National Hide and Leather, 15,000; First National, 40,272.50; Revere, 10,000; People's, 10,500; Rockland, 15,750.

Loans on Bank Stock—8 shares Shoe and Leather Dealers' Bank, \$100; 40 Exchange, 3,350; 10 People's, 450; 22 Rockland, 2,000; 20 Village, 1,350; 28 Mechanics', 2,700; 9 Merchants' and 9 Mechanics', 1,650.

Loan to City of Roxbury, \$110,000.

Weymouth and Braintree Institution for Savings.—Loans on Public Funds—United States debt certificates and bonds, \$113,500.

Bank Stock owned—North, \$1,250.30; Merchants', 1,202.75; Hide and Leather, 5,180.17; Webster, 2,808.80; National, 2,038.33; Washington, 4,342; Exchange, 1,924.25;

Bank of the Republic, 1,964.33; Maverick, 2,254.27; Union National, Weymouth, 9,153.03.

Attleborough Savings Bank.—Public Funds—United States bonds, \$4,300.

Fairhaven Institution for Savings.—Public Funds—United States bonds and certificates, \$88,500.

Bank Stock owned—National, Fairhaven, \$20,000; First National, New Bedford, 3,300; Mechanics', 5,300; Commercial, 2,100; Boston National, 20,000; Commerce, 20,100; Merchants' National, 6,900; Webster, 2,500; National Republic, 3,000; North, 4,000; Eliot, 4,000; Cambridge Market, 2,500.

Loan on Bank Stock—Fairhaven, \$1,500.81.

Citizens' Savings Bank.—Public Funds—United States debt certificates and bonds, \$261,325.92.

Bank Stock owned—Pocasset Bank, \$84,600; Fall River Union, 15,000; Metacommet, 28,700; Fall River, 9,712.50; Second National, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 4,700; National Hide and Leather, 15,000; First National, 25,000; Revere, 18,700; Howard, 5,000; Marine, Providence, Rhode Island, 12,000; Merchants', 3,000; Commerce, Providence, 6,250.

	FALL RIVER—Con.	NEW BEDFORD.	EASTON.	TAUNTON.	ABINGTON.
	Fall River Savings Bank.	New Bedford Institution for Savings.	North Easton Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.
Number of Depositors,	5,754	10,898	31	3,941	1,328
Amount of Deposits,	\$2,017,172 45	\$3,601,651 10	\$3,535 48	\$772,077 35	\$249,280 65
Public Funds,	812,840 62	2,051,179 49	2,900 00	174,413 25	71,098 41
Loans on public funds,	- -	69,500 00	-	5,850 00	29,282 50
Bank Stock,	510,762 50	924,072 00	-	46,769 00	600 00
Loans on bank stock,	- -	3,600 00	-	4,653 40	- -
Deposits, in banks, bearing interest,	- -	- -	-	3,000 00	- -
Loans on railroad stock,	- -	12,750 00	-	- -	- -
Invested in real estate,	- -	13,283 00	-	9,796 87	- -
Loans on mortgage of real estate,	170,231 35	- -	-	373,832 53	125,884 00
Loans to county, or town,	15,000 00	141,146 50	-	46,000 00	18,200 00
Loans on personal security,	458,384 36	360,386 00	-	111,281 50	10,018 65
Cash on hand,	49,953 62	25,734 11	710 20	13,549 23	748 65

Rate and amount of ordinary Dividend for last year,	6½ per cent., \$120,279 51	6 per cent. — —	— —	5½ per cent., \$38,772 29	5 per cent., \$10,580 12
Average annual per cent. of Dividends ending at time of and including last extra, . . .	— —	6½ per cent.	— —	— —	6¼ per cent.
Extra Dividend, when declared,	— —	— —	— —	— —	Every 5 years.
Annual Expenses of the institution, . . .	3,206 77	\$4,922 77	— —	2,716 35	450 00

Fall River Savings Bank.—Public Funds—United States bonds and debt certificates, \$812,840 62.
Bank Stock owned—Fall River, \$52,762 50; Massasoit, 42,200; Metacommet, 75,600; Second National, 10,000; First National, New Bedford, 30,000; Merchants', 13,200; Bedford Commercial, 25,000; Bank of Commerce, 33,500; North America, 30,000; Merchants' National, Boston, 16,000; Faneuil Hall, 20,000; Washington, 20,000; Webster, 27,500; Eliot, 11,000; National Hide and Leather, 18,000; Howard, 20,000; Second National, 13,000; First National, 33,000; Revere, 20,000.

New Bedford Institution for Savings.—Public Funds—United States bonds, \$1,195,000; debt certificates, 245,000; Massachusetts bonds, 85,632; Maine, do., 50,000; New Hampshire, 19,000; Vermont, 50,000; Connecticut, 50,000; City of New Bedford, 212,250; City of Roxbury, 20,000; Charlestown, 100,000; Greenfield, 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000.
Loans on Public Funds—\$10,700 United States bonds, 9,500; Massachusetts treasury certificates, 60,000.
Bank Stock owned—Eagle, \$12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 24,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 15,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,500; Tremont, 24,600; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Mattapan, 7,000; Monument, 10,000; Tradesman's, 10,000; South Reading, 7,000; Fall River, 17,500; Metacommet, 25,000; Malden, 15,000; Fairhaven, 3,600; Railroad, 6,750; Merchants', New Bedford, 100,000; First National, New Bedford, 100,000;

Mechanics', New Bedford, 100,000; Bedford Commercial, 81,600; 124 shares Grocers', valued at 992.
Loans on Bank Stock—32 State, \$800; 36 Bedford Commercial, 2,800.
Loan on Railroad Stock—Bond of Pittsfield and North Adams Co., for \$15,000, \$12,750
North Easton Savings Bank. Organized in August, 1864.—Public Funds—United States debt certificates, \$2,000; 7-30 treasury notes, 900.
Bristol County Savings Bank.—Public Funds—United States 5-20 bonds, \$125,000; coupon sixes, 25,000; 10-40 bonds, 15,000; 7-30 treasury notes, 10,000.
Loans on Public Funds—United States bonds, \$5,850.
Bank Stock owned—National, Fairhaven, \$4,000; Third National, Springfield, 10,000; First National, Boston, 10,075; Boston National, 4,000; Machinists', Taunton, 16,132; Bristol County, 2,562.
Loans on Bank Stock—\$353 40 on 5 shares Bristol County Bank; 300, 4 Machinists'; 1,500, 30 do.; 2,500, 50 Merchants', Boston.
Deposits bearing interest—\$3,000 in Machinists' Bank, Taunton.
Loans—to county, \$10,000; towns, 36,000.

Abington Savings Bank.—Public Funds—United States six per cent. bonds, \$63,199 25; certificates 1 year, 4,924 16; 5 per cent. treasury notes, 2,975.
Bank Stock owned—Boston National, \$3,045; Eliot, 2,000; Howard, 1,000; Webster, 2,380 50; National Hide and Leather, 2,515; First National, Boston, 4,000; National Bank of the Republic, 3,000; Berkshire County, 4,040; Abington, 7,302.
Loan on Bank Stock—7 Abington, \$600.

Abington Savings Bank.—Public Funds—United States six per cent. bonds, \$63,199 25; certificates 1 year, 4,924 16; 5 per cent. treasury notes, 2,975.
Bank Stock owned—Boston National, \$3,045; Eliot, 2,000; Howard, 1,000; Webster, 2,380 50; National Hide and Leather, 2,515; First National, Boston, 4,000; National Bank of the Republic, 3,000; Berkshire County, 4,040; Abington, 7,302.
Loan on Bank Stock—7 Abington, \$600.

	HINGHAM.	NO. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	2,981	1,057	5,338	281	903
Amount of Deposits,	\$789,356 94	\$167,454 86	\$1,085,692 47	\$58,732 95	\$222,951 84
Public Funds,	214,815 62	40,295 31	357,821 86	6,600 00	6,500 00
Loans on Public Funds,	9,200 00	- -	6,820 00	- -	- -
Bank Stock,	117,300 00	42,815 50	332,429 00	11,945 25	37,860 00
Loans on bank stock,	15,200 00	300 00	18,290 00	- -	- -
Deposits, in banks, bearing interest,	- -	- -	7,330 00	- -	- -
Loans on railroad stock,	- -	- -	2,400 00	- -	- -
Invested in real estate,	4,721 03	- -	9,060 29	- -	- -
Loans on mortgage of real estate,	428,975 00	58,468 17	276,085 00	33,364 00	153,888 46
Loans to county, or town,	25,700 00	5,400 00	53,478 45	8,370 26	13,150 00
Loans on personal security.	6,000 00	20,089 87	41,824 86	700 00	14,750 00
Cash on hand,	2,646 03	4,876 03	16,234 41	849 89	1,244 36

Rate and amount of ordinary Dividend for last year,	5 per cent., \$6,379 97	5 per cent., \$51,174 73	5 per cent., \$10,577 26
Average annual per cent. of Dividends ending at time of and including last extra, . . .	5 per cent.	6 ³ / ₈ per cent.	6 ¹ / ₂ per cent.
Extra Dividend, when declared,	—	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	350 00	3,046 36	450 00

Hingham Institution for Savings.—Public Funds—United States scrip, \$186,815.62; Massachusetts certificate of deposit, 8,000; Vermont bonds, 5,000; Maine, do., 10,000; Rhode Island, do., 5,000.

Loans on Public Funds—United States bonds and certificates, \$9,200.
Bank Stock owned—Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants' National, 7,500; Hamilton, 2,800; Market National, 3,600; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; First National, Boston, 5,000; Revere, 7,500; National Bank of the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock—42 Mechanics', \$3,700; 20 Tradesman's, 1,800; 30 Cambridge Market, 2,700; 20 Hingham, and 9 Old Colony, 2,000; 40 National Bank of the Republic, and 33 Mechanics', 5,000.

North Bridgewater Savings Bank.—United States bonds and certificates, \$40,295.31.
Bank Stock owned—Atlantic, \$4,080; Boylston, 2,246; North America, 2,100; Republic, 1,242 50; Continental, 1,722 50; Eliot, 733.25; Freeman's, 3,467; Granite, 2,510.25; Howard, 2,834; Market, 4,715.50; Merchants', 2,075; Maverick, 401.50; New England, 663; Revere, 3,937; Bank of Brighton, 1,600; Cambridge Market, 1,116; Monument, 2,892; Malden, 2,480; Tradesman's, 2,000.
Loan on Bank Stock—5 North Bridgewater, \$300.

Plymouth Savings Bank.—Public Funds—Massachusetts bonds, \$18,960; Maine, 10,000; Rhode Island, 11,000; Vermont, 3,000; United States 5-20s, 132,300; 6 per cent., 105,000; 7 3-10 treasury notes, 11,000; debt certificates, 57,061.86; 5 per cent. treasury notes, 9,500.

Loans on Public Funds—United States bonds, \$6,820.

Bank Stock owned—Third National, Springfield, \$10,000; State, 12,675; Merchants' National, 21,375; Plymouth, 16,000; Old Colony, 19,000; Bristol County, 17,100; Hingham, 4,200; Wareham, 1,700; Market National, 10,240; Traders', 6,800; City, 8,400; Suffolk, 5,535; North, 800; Massachusetts, 5,000; Second National, 16,500; Tremont, 16,060; Atlantic, 3,690; Eagle, 8,800; Boston, 5,785; New England, 7,952; Boylston, 3,190; Exchange, 12,190; Abington, 1,500; Bank of Commerce, 14,400; North America, 9,000; Railroad, 5,600; Globe, 3,627; Freeman's, 1,400; Shawmut, 6,650; Union, 9,350; Atlas, 15,600; Hamilton, 4,200; Boston National, 7,200; Webster, 9,600; Blackstone National, 2,400; North Bridgewater, 2,000; Columbian, 4,410; Howard, 2,000; Revere, 8,000; Republic, 12,500.
Loans on Bank Stock—Old Colony, \$1,220; Plymouth, 820; Bristol County, 1,500; Boston, 900; Atlantic, 400; Massachusetts, N. England and Union, 4,950; Railroad, Old Colony and Plymouth, 3,500; Old Colony and Plymouth, 5,000.

Deposits bearing interest—In Bristol County Bank, \$6,000; Plymouth, 1,350.
Loans on Railroad Stock—Old Colony and Newport Railway Company, \$2,400.

Scituate Savings Bank.—Public Funds—United States scrip, \$5,600; Massachusetts bonds, 1,000.
Bank Stock owned—North, \$1,025.50; Boston National, 5,000; Merchants', 1,060; Shawmut, 962.50; Howard, 1,000; Washington, 415; Blackstone, 511.25; Plymouth, 1,000; Monument, 971.

South Scituate Savings Bank.—United States scrip, \$6,500.

Bank Stock owned—Atlantic, \$1,000; North, 3,900; Columbian, 3,200; Washington, 1,600; Merchants', 1,500; Weymouth and Braintree, 1,000; Union, 1,000; City, 2,300; Traders', 2,800; Eagle, 2,300; Second National, 1,000; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Eliot, 500; Massachusetts, 500; Shawmut, 1,000; Hingham, 1,950; Globe, 300; Hamilton, 1,000; Revere, 3,000.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	WELLFLEET.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in Barnstable.	Seaman's Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	833	2,534	973	329	1,254
Amount of Deposits,	\$189,251 77	\$669,400 95	\$252,270 16	\$35,364 80	\$321,185 03
Public Funds,	32,100 00	127,500 00	85,768 00	5,800 00	35,900 00
Loans on public funds,	- -	- -	5,370 00	- -	100 00
Bank Stock,	106,275 20	139,606 56	26,285 80	6,215 39	107,364 47
Loans on bank stock,	17,928 00	- -	- -	- -	950 00
Deposits in banks, bearing interest,	- -	- -	- -	- -	726 13
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	5,700 00	- -	- -	8,000 00
Loans on mortgage of real estate,	5,225 00	279,172 17	69,111 00	4,350 00	145,209 98
Loans to county, or town,	- -	24,000 00	17,441 00	6,800 00	5,000 00
Loans on personal security,	8,850 00	113,679 85	49,068 47	9,125 00	26,702 80
Cash on hand,	18,970 79	2,146 21	9,778 11	3,175 73	1,895 24

Rate and amount of ordinary Dividend for last year,	5 per cent. —	5½ per cent. —	4 per cent., \$7,192 86	5 per cent., \$786 00	5 per cent., \$16,040 80
Average annual per cent. of Dividends, ending at time of and including last extra,	—	—	6½ per cent.	—	5½ per cent.
Extra Dividend, when declared,	—	—	Annually.	—	—
Annual Expenses of the institution,	\$554 65	\$1,300 00	671 83	256 69	1,108 50

Wareham Savings Bank.—Public Funds—United States Notes, \$9,100; 5-20 bonds, 5,000; United States debt certificates, 18,000.
Bank Stock owned—Wareham, \$15,830; Shoe and Leather Dealers', 6,969.75; Revere, 2,000; Merchants', Boston, 11,230.95; City, Boston, 5,035; Shawmut, 7,097.50; Eagle, 7,190.75; Granite, 4,128.25; Boylston, 11,603.50; Grocers', 5,057.25; Exchange, Boston, 729.75; Bank of Commerce, 6,525; Atlantic, 3,138.75; Webster, 6,041.25; North America, 5,497.50; First National, 2,000; Bank of the Republic, 2,000; Merchants', New Bedford, 3,700; Andover, 500.
Loans on Bank Stock—163 South Reading, \$13,600; 56 Grocers', 4,328.

Institution for Savings in the Town of Barnstable.—Public Funds—United States scrip, \$127,500.
Bank Stock owned—Barnstable, \$14,590; Old Colony, 5,000; Bay State, 1,490.81; Revere, 10,000; First National, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, 11,200; North, 2,782.50; Commerce, 10,820; City, Boston, 1,804.50; Atlantic, 2,955; North America, 9,090; Merchants', Boston, 11,737.50; Shawmut, 4,030; Boston National, 5,000; Market, 1,400; Eliot, 5,000; Republic, 10,000; Tremont, 5,965; Union, 3,000; Webster, 5,041.25.

Seamen's Savings Bank.—Public Funds—United States scrip, \$91,138.
Bank Stock owned—Boston National, \$2,500; Provincetown, 1,150.25; North America,

1,000; City, 1,055; Howard, 980; Tradesman's, 2,472.50; Shawmut, 643.50; Republic, 8,000; Revere, 3,500; Second National, 1,010; Freeman's, 3,974.55.

Wellfleet Savings Bank.—Public Funds—United States 10-40 bonds, \$1,000; 5-20s, 4,800.
Bank Stock owned—Republic, \$1,030; Freeman's, 1,661; Union, 2,773.25; Provincetown, 751.14.

Nantucket Institution for Savings.—Public Funds—United States bonds, \$35,700; treasury notes, 200; certificate of loan to Commonwealth, \$5,000.

Loans on Public Funds—United States bonds, \$100.
Bank Stock owned—Atlas, \$5,200; Boston, 1,770; North America, 9,610.25; City, 2,165; Commerce, 4,320; Continental, 600.80; Exchange, 3,922.50; Eagle, 1,130; Faneuil Hall, 5,335; Merchants', 2,600; Revere, 10,012.17; New England, 676.50; Shoe and Leather Dealers', 10,203.75; State, 5,496; Shawmut, 1,037.50; Traders', 4,737.50; Tremont, 3,742; Union, 771.75; Washington, 2,800; Webster, 7,587.25; Bedford Commercial, 3,220; First National, New Bedford, 1,260; Pacific, 19,666.50.

Loans on Bank Stock—2 Mercantile Savings Institution, Boston, \$150; 12 Pacific Bank, 800.

Deposits bearing interest—New England Bank, \$726.13.

Five Cents Savings Banks.

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	35,359	2,228	2,356	1,343	3,059
Amount of Deposits,	\$4,782,114 65	\$210,515 54	\$227,806 90	\$224,538 67	\$412,342 30
Public Funds,	1,903,900 00	81,439 42	73,500 00	66,706 25	206,262 50
Loans on public funds,	42,000 00	- -	2,000 00	- -	9,200 00
Bank Stock,	334,985 75	21,956 75	35,622 00	40,433 41	33,087 58
Loans on bank stock,	15,900 00	- -	1,800 00	- -	2,100 00
Deposits, in banks, bearing interest,	373,617 95	- -	- -	- -	17,001 05
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	84,818 41	- -	- -	- -	- -
Loans on mortgage of real estate,	1,562,550 00	79,610 00	71,557 00	50,374 42	104,050 00
Loans to county, or town,	341,900 00	25,000 00	17,500 00	25,000 00	42,600 00
Loans on personal security,	134,200 00	1,990 00	31,105 00	9,800 00	21,350 00

Cash on hand,	\$14,348 99	\$4,223 21	\$3,940 51	\$11,914 08	\$297 50
Rate and amount of ordinary Dividend for last year,	5 per cent., 196,166 61	5 per cent., 7,245 38	5½ per cent., 11,813 42	— —	5 per cent.
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	6½ per cent.	5¾ per cent.	7 per cent.	— —
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	"None."	Every 5 years.	— —
Annual Expenses of the institution,	15,866 34	700 00	800 00	350 00	2,100 00

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Boston Five Cents Savings Bank.—Public Funds—United States bonds, \$1,262,000; Maine, do., 193,500; Vermont, 50,000; Rhode Island, 100,000; New Hampshire, 50,000; City of Cambridge, 40,000; Chelsea, 88,400; Boston, 10,000; Fall River, 10,000; Lowell, 100,000.

Loan on Public Funds—On United States bonds, \$52,500.

Bank Stock owned—Blackstone. \$33,340.75; Commerce, 21,526.25; Second National, 6,800; North, 600; Boston National, 15,287.50; Tremont, 29,043; Rockland, 20,000; Washington, 15,000; Maverick, 10,374; Cambridge Market, 8,885; Webster, 12,718.75; Howard, 14,540; National Hide and Leather, 25,000; Shawmut, 10,450; Merchants', 7,938.25; Suffolk, 18,482.25; First National, Boston, 25,000; Revere, 20,000; Republic, 10,000; Continental, 10,000; Third National, Springfield, 10,000; First National, New-ton, 10,000.

Loans on Bank Stock—10 Faneuil Hall, \$900; 50 Tradesman's and 15 Blackstone, 5,650; 20 New England, and 3 Exchange, 2,000; 10 North America, 850; 45 Mechanics', 4,000; 30 Rockland, 2,500.

Deposits in Banks bearing interest—National Hide and Leather, \$209,539.83; First National, 164,078.12.

Lynn Five Cents Savings Bank.—Public Funds—United States bonds and certificates, \$68,939.42; State of Maine 6s, 8,500; deposit with treasurer of Massachusetts, 4,000.

Bank Stock owned—Lalighton, \$1,000; Hide and Leather, 1,000; Revere, 4,025; Shoe and Leather, 1,665; First National, Boston, 1,228.50; National Exchange, 6,633.50; City, Lynn, 6,404.75.

Newburyport Five Cents Savings Bank.—Public Funds—United States 5-20 bonds, \$41,700; coupon sixes, 16,800; Maine, 10,000; Rhode Island, 5,000.

Loans on Public Funds—United States sixes, \$2,000.

Bank Stock owned—Mechanics', Newburyport, \$5,200; Hide and Leather, 1,575; Republic, 1,500; Commerce, 1,000; Atlantic, 792; Atlas, 1,500; Boylston, 500; City, Boston, 500; Eagle, 5,712; Elliot, 2,000; Howard, 491.25; Hamilton, 525; Maverick, 1,910; New England, 700; Shawmut, 500; State, 2,205; Suffolk, 1,000; Tremont, 2,625; Union, 2,448; Webster, 2,438.75; Exchange, Boston, 500.

Loans on Bank Stock—First National, Newburyport, \$1,800
Loans on Personal Security includes "loans to corporations," \$5,000.

Warren Five Cents Savings Bank.—Bank Stock owned—Warren, \$1,617.16; How-ard, 1,489; Exchange, Boston, 9,688.75; Webster, 4,125; Atlantic, 1,055; Suffolk, 1,282.50; Shoe and Leather Dealers', 1,575; Hide and Leather, 6,250; Exchange, Salem, 931; Grand, 3,795; Asiatic, 2,475; Atlas, 11,750; Revere, 3,000; Elliot, 5,500; Black-stone, 3,400; Washington, 500; Tremont, 2,000.

Public Funds—United States bonds, \$66,706.25.

Salem Five Cents Savings Bank.—Public Funds—United States scrip, \$186,000; Massachusetts do., 10,000; Connecticut 10,262.50.

Loans on Public Funds—\$7,200 United States stock, 7,200; on 1,000 do., 20 Boston National, and 10 Eagle, 2,000.

Bank Stock owned—Blackstone National, \$1,045; City, 530; First National, Boston, 2,500; Merchants', Boston, 1,092.50; North, 3,202; North America, 516.25; Revere, 2,000; Second National, Boston, 1,479.75; Webster, 2,082.50; Asiatic, 561; Exchange, Salem, 3,185.58; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 9,145.50.

Loans on Bank Stock—10 Howard National, \$900; 13 Exchange, and 5 Naumkeag, 1,200.

Deposits bearing interest—Commercial Bank, \$5,400; Mercantile, 6,000; Naumkeag, 4,900; Webster, 701.95.

	BRIGHTON.	CHARLESTOWN.	CAMBRIDGE.	LOWELL.	NATICK.
	Brighton Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.	Natick Five Cents Savings Bank.
Number of Depositors,	263	2,669	1,736	4,177	401
Amount of Deposits,	\$20,719 98	\$394,451 46	\$181,754 91	\$701,661 83	\$32,870 88
Public Funds,	3,000 00	118,035 55	41,930 50	203,900 00	6,500 00
Loans on public funds,	- -	- -	- -	1,300 00	- -
Bank Stock,	2,756 00	56,543 50	31,215 83	100,900 00	518 75
Loans on bank stock,	- -	5,000 00	- -	13,700 00	- -
Deposits, in banks, bearing interest,	- -	- -	- -	25,650 00	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -	- -
Loans on mortgage of real estate,	7,763 53	185,029 63	105,575 00	289,110 00	14,355 00
Loans to county, or town,	3,000 00	- -	- -	45,000 00	9,500 00
Loans on personal security,	4,500 00	27,400 00	- -	34,949 56	1,250 00
Cash on hand,	25 29	2,442 78	3,033 58	3,419 92	786 45

Rate and amount of ordinary Dividend for last year,	5 per cent., \$742 54	5 per cent., \$15,735 92	4 per cent., \$5,756 40	4 per cent., \$27,173 49	4 per cent. \$891 00
Average annual per cent. of Dividends ending at time of and including last extra,	5 per cent.	7 per cent.	6½ per cent.	6⅙ per cent.	- -
Extra Dividend, when declared,	- -	Every 3 years.	Every 3 years.	Every 3 years.	Every 5 years.
Annual Expenses of the institution,	150 75	282 79	350 00	1,557 25	200 00

Brighton Five Cents Savings Bank.—Public Funds—United States bonds, \$3,000. Bank Stock owned—Webster, \$380; Suffolk, 254; City, Boston, 515; Shawmut, 300; Bank of Commerce, 309; Bank of Brighton, 998.

Charlestown Five Cents Savings Bank.—Public Funds—United States scrip, \$118,035.55. Bank Stock owned—Bunker Hill, \$2,625; Monument, 4,395.50; First National, Boston, 8,785; Maverick, 9,809; National Republic, 4,320; National Continental, 5,000; Tradesman's, 3,247.25; Atlas, 4,943.75; First National, Dorchester, 5,060; Newton, 1,695.50; Market National, 4,700; Brighton Market, 1,323.25; Bank of Brighton, 639.25. Loan on Bank Stock—Monument, \$5,000.

East Cambridge Five Cents Savings Bank.—Public Funds—United States scrip, \$33,000; Maine bonds, 2,500; Vermont do., 6,000. Bank Stock owned—Lechmere, \$3,876.65; Faneuil Hall, 1,090; Bank of the Republic, 2,320.63; Cambridge City, 2,316.05; Commerce, 2,072.50; Traders', 2,050; Newton, 1,040;

Bunker Hill, 864; National, 1,020; Charles River, 2,428.75; Howard, 4,110; Merchants', 1,050; Webster, 1,552.50; Revere, 2,533.75; Blackstone, 2,891.

Lowell Five Cents Savings Bank.—Public Funds—United States scrip, \$183,900; deposit in United States sub-treasury, 20,000. Loan on Public Funds—\$1,300 on United States bonds, 1,500. Bank Stock owned—Atlas, \$1,800; Commerce, 10,000; North America, 5,000; Republic, 15,000; Blackstone, 5,000; Continental, 5,000; Elliot, 5,000; Hide and Leather, 12,400; Howard, 4,700; Market, 400; National, 5,000; Revere, 10,000; Safety Fund, 9,100; Webster, 5,000; Prescott, 2,500; Merchants', Lowell, 2,500; Wamesit, 2,500. Loans on Bank Stock—on 27 Appleton, \$2,350; 22 Merchants', Lowell, 1,950; 33 Wamesit, 2,500; 61 Prescott, 44,400; 40 Railroad, 2,500. Deposits in Banks bearing interest—Commerce, \$5,650; Wamesit, 20,000.

Natick Five Cents Savings Bank.—Public Funds—United States bonds, \$4,500; Massachusetts note, 2,000. Bank Stock owned—First National, Boston, \$518.75. Loan to Town—Natick, \$9,500.

	STONEHAM.	WEST CAMBRIDGE.	WOBURN.	WORCESTER.
	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.
Number of Depositors,	376	753	1,103	2,663
Amount of Deposits,	\$28,099 15	\$113,198 25	\$82,459 68	\$250,168 87
Public Funds,	9,500 00	63,169 23	36,883 80	89,000 00
Loans on public funds,	-	-	-	1,800 00
Bank Stock,	-	-	9,801 00	71,200 00
Loans on bank stock,	-	-	600 00	-
Deposits, in banks, bearing interest,	-	195 47	-	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	12,000 00	52,660 00	21,400 00	15,500 00
Loans to county, or town,	5,000 00	1,000 00	5,000 00	73,500 00
Loans on personal security,	1,565 00	-	8,650 00	6,550 00
Cash on hand,	1,634 57	368 67	124 88	2,390 00

Rate and amount of ordinary Dividend for last year,	5 per cent. —	5 per cent., \$4,099 33	5 per cent. —	5 per cent., \$10,710 65
Average annual per cent. of Dividends ending at time of and including last extra, . . .	—	—	—	5 per cent.
Extra Dividend, when declared,	—	Every 5 years.	Every 3 years.	Every 5 years.
Annual Expenses of the institution, . . .	\$60 00	225 00	\$350 00	673 50

<i>Stoneham Five Cents Savings Bank.</i> —Public Funds—United States bonds, \$65,000; debt certificate, 3,000. Loan to Town—Stoneham, \$5,000.	<i>Bank Stock owned</i> —Blackstone \$3,046; Faneuil Hall, 1,635; Hide and Leather, 4,070; Webster, 1,050. Loan on Bank Stock—Woburn, \$600.
<i>West Cambridge Five Cents Savings Bank.</i> —Public Funds—United States bonds and certificates, \$63,169.23. Deposit in Bank bearing interest—Hide and Leather, \$195.47. Loan to Town—West Cambridge, \$1,000.	<i>Worcester Five Cents Savings Bank.</i> —Public Funds—United States bonds and certificates, \$74,000; loan to Massachusetts, 12,000; Vermont bonds, 3,000. Loan on Public Funds—\$2,000 United States bonds, 1,800. Bank Stock owned—City, Worcester, \$7,700; Central, 7,000; Mechanics', Worcester, 2,500; Quinsigamond, 7,600; Worcester, 700; Millbury, 8,900; Northboro', 3,000; Leicester, 3,000; Grafton, 5,000; Commerce, 4,100; Eliot, 1,400; Hide and Leather, 4,500; Merchants', Boston, 5,000; First National, Boston, 6,700; Webster, 5,000.

	SPRINGFIELD.	SHELburnE.	FOXBOROUGH.	ROXBURY.
	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.	Ellot Five Cents Savings Bank.
Number of Depositors,	3,191	1,041	374	542
Amount of Deposits,	\$381,619 09	\$131,937 44	\$34,530 74	\$44,477 67
Public Funds,	185,000 00	50,900 00	7,500 00	32,000 00
Loans on public funds,	5,400 00	-	-	-
Bank Stock,	35,632 75	6,065 00	4,100 00	500 00
Loans on bank stock,	-	-	-	-
Deposits, in banks, bearing interest,	-	-	-	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	147,650 00	40,348 50	17,460 00	7,750 00
Loans to county, or town,	3,000 00	11,300 00	4,000 00	3,000 00
Loans on personal security,	8,300 00	20,515 00	1,650 00	-
Cash on hand,	7,957 89	5,260 23	1,070 64	675 10

Rate and amount of ordinary Dividend for last year,	5 per cent., \$15,468 51	5½ per cent., \$5,292 28	5 per cent., \$1,429 79	2 per cent., in October.*
Average annual per cent. of Dividends ending at time of and including last extra, . . .	7 per cent.	- - -	6 per cent.	- - -
Extra Dividend, when declared,	Every 3 years.	- - -	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	1,015 59	441 80	100 00	- - -

<i>Springfield Five Cents Savings Bank.</i> —Public Funds—United States bonds, \$150,000; certificates, \$5,000. Loan on Public Funds—\$5,000 United States certificate, 4,000; 1,100 do. bond, 1,000; 500 do. bond, 400. Bank Stock owned—Agawam, \$2,145; Chicopee, 3,480; Cabot, 1,010; City National, 5,600; Hampshire Manufacturers', 5,732; Hadley Falls, 1,575; John Hancock, 4,240; Lee, 2,100; Merchants' National, 1,618.75; Monson National, 1,000; Pynchon, 3,132; Second National, Springfield, 4,000.	Bank Stock owned—Shelburne Falls, \$5,765; Conway, 300.
<i>Shelburne Falls Five Cents Savings Bank.</i> —Public Funds—United States bonds, \$44,800; treasury notes, 6,100.	<i>Foxborough Five Cents Savings Bank.</i> —Public Funds—United States bonds, \$7,500. Bank Stock owned—10 Boylston, 10 Webster, 10 Hide and Leather, 4 Faneuil Hall and 10 Wrentham, \$4,100.
	<i>Eliot Five Cents Savings Bank.</i> —Public Funds—United States scrip, \$26,000; Maine, 1,500; loan to Massachusetts, 4,500. Bank Stock owned—People's, \$500.

* Organized in April.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,282	5,952	770	1,099
Amount of Deposits,	\$236,996 69	\$953,259 45	\$65,661 04	\$126,924 37
Public Funds,	106,000 00	613,440 00	35,910 09	29,700 00
Loans on public funds,	- -	42,850 00	285 00	3,000 00
Bank Stock,	108,602 45	56,900 00	12,851 46	8,755 75
Loans on bank stock,	- -	1,350 00	666 00	- -
Deposits, in banks, bearing interest,	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -
Loans on mortgage of real estate,	1,500 00	150,209 99	16,531 00	31,194 57
Loans to county, or town,	- -	13,360 00	- -	15,000 00
Loans on personal security,	32,850 00	111,839 92	2,429 00	41,131 85
Cash on hand,	1,722 92	3,588 86	320 84	2,259 11

Rate and amount of ordinary Dividend for last year,	6 per cent. — — — — —	6 per cent., \$51,622 07	5 per cent., \$2,728 43*	6 per cent., \$6,341 10
Average annual per cent. of Dividends ending at time of and including last extra,	— — — — —	— — — — —	— — — — —	6 per cent.
Extra Dividend, when declared,	— — — — —	— — — — —	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$700 00	2,200 00	419 85	434 87

Fall River Five Cents Savings Bank.—Public Funds—United States scrip, \$106,000. Bank Stock owned—Atlantic, \$1,303.25; Atlas, 2,095; Commerce, 1,032.50; Blackstone, 6,365; Broadway, 4,056.25; Elliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,534.25; Maverick, 2,059.50; Boston National, 2,442; Revere, 5,000; First National, 5,045; Shawmut, 5,225; Webster, 3,095; Cambridge Market, 5,542.50; Malden, 2,886.05; Monument, 8,339.25; Tradesman's, 12,607.75; South Reading, 7,200; Oxford, 2,160; Metacomet, 4,391.65; Second National, Fall River, 2,450.

New Bedford Five Cents Savings Bank.—Public Funds—United States bonds, \$613,440. Loan on United States bonds—\$42,850. Bank Stock owned—5 shares First National, New Bedford; 16 Bedford Commercial; 210 Mechanics', New Bedford; 35 National, Fairhaven, (par value, \$80); 30 Worcester County; 100 Third National, Springfield; and 180 First National, Boston, \$566,900.

Fall River Five Cents Savings Bank.—Public Funds—United States bonds, notes, and debt certificates, \$35,910.09. Loan on United States bonds—\$285. Bank Stock owned—Atlas, \$1,584.90; Merchants', Boston, 1,038.25; Webster, 1,035; Commerce, 1,029.13; Revere, 1,006.25; Republic, 1,000; City, Boston, 849; Shoe and Leather Dealers', 570.50; North, 505.38; Pawners', 200.80; Old Colony, 1,921; Plymouth, 1,111.25; Third National, Springfield, 1,000. Loan on Bank Stock—11 Old Colony, \$666.

Cape Cod Five Cents Savings Bank.—Public Funds—United States bonds, \$29,700. Loan to Town—Orleans, on its bond, \$3,000. Bank Stock owned—Cape Cod, \$7,755.75; Shawmut, 1,000.

* Including taxes.

THE BOSTON PENNY SAVINGS BANK having been in operation less than one year,—since April,—and its Report not being received in time to be conveniently included in the Abstract, its statement is here appended, to wit:—Number of Depositors, 1,716; Amount of Deposits, \$46,471.91; Public Funds,—United States Certificates Indebtedness,—\$43,688.47; Deposit in Bank, bearing interest, \$811.14; Cash on hand, \$1,126.32; Dividend, for three months, 4 per cent. per annum,—amount, \$291.76; Expenses from April to November 1, \$1,916.72.

A G G R E G A T E S .

	1864. Ninety-seven Savings Banks.	1863. Ninety-five Savings Banks.
Number of Depositors,	291,616	272,219
Amount of Deposits,	\$62,557,604 30	\$56,883,828 55
Public Funds,	22,149,296 16	18,343,140 57
Loans on Public Funds,	1,049,847 50	591,665 00
Bank Stock,	9,980,792 17	9,887,672 02
Loans on Bank Stock,	329,024 21	371,161 60
Deposits, in Banks, bearing interest, .	728,820 88	742,312 98
Loans on Railroad Stock,	25,800 00	80,600 00
Invested in Real Estate,	331,670 17	348,267 57
Loans on Mortgage of Real Estate, .	16,889,457 08	16,685,262 39
Loans to Counties and Towns, . . .	5,967,998 80	4,970,985 88
Loans on Personal Security,	6,157,979 05	4,514,722 97
Cash on hand,	823,971 39	936,895 67
Average rate and aggregate amount of ordinary Dividends for last year, .	4 $\frac{14}{100}$ per cent.* 2,258,495 56	4 $\frac{90}{100}$ per cent.† 2,087,115 32
Annual Expenses of the Institutions, .	184,739 77	140,713 22

* Calculated on the returns of 80 Banks,—the Provident Institution in Salisbury, the Marlborough, Fitchburg, Milford, Westfield, Canton, Roxbury, Attleborough, New Bedford, Wareham, Barnstable, Salem Five Cents, Stoneham, Woburn, Eliot, and Fall River Banks, give the rate but not the *amount* of their Dividends. The Eliot and North Easton commenced business during the year.

† Calculated on the returns of 82 Banks,—the Suffolk, Salem Five Cents, Stoneham, Woburn, Milford, Ware, Foxborough, Randolph, Attleborough, Barnstable, and Nantucket Banks, giving the rate but not the *amount* of their Dividends. The South Boston and Wellfleet commenced business during the year.

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